February 16, 1918

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In this Issue — by W. C. Shepherd

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The Second Mile

THERE is a strange fact about business that I have noticed many times.

It may be expressed in this apparently senseless phrase:

A little too much is just enough.

A young man came to me yesterday to tell me his boss had been fired.

I was sorry for the boss; glad for the young man; and glad for myself. It proved me, for once, a good prophet.

For the same young man had met me three months ago and complained of his lot. His boss was loafing on the job, he said, leaving all the work of the department to him. "He gets the money, and I do the work," the young man exclaimed. "What shall I do?"

I told him to do more work.

"But I'm doing so much already!" he cried.

"I know it," I said. "Do more. Do so much more that everybody in the office will notice it. Then see what happens."

Well, it happened. The boss is fired: and he has the boss's job.

I read a great deal of biography: it is my favorite kind of reading. And nothing impresses me so much as to see how hard the great men of the world have worked.

Almost without exception, they have done more work than they needed to do: more work than the average man would have been willing to do: more than enough.

Take this extract from a book recently published—the life of Delane, the great editor of the London *Times:*

> He read and edited himself everything that was to appear in the paper next morning—telegrams, correspondents' letters, the reports of Parliament. He selected the letters addressed to the *Times* that were to be published: he chose the books that were to be reviewed: he was scrupulous as to the way in which even small matters of social interest were announced and handled. This method of editing was infinitely laborious. Even when the *Times* was much less than its present size, the task of reading, correcting, and controlling from forty to fifty columns of new matter every night was immense. But Delane never shrank from it.

I know editors getting fifty dollars a week who would consider themselves abused beyond endurance if any one suggested a day's work like Delane's.

Doubtless there were plenty of editors in London in Delane's own day who thought him a fool to work so hard. *If there were, we do not know their names.*

Posterity seldom does know the names of the men who are careful not to work too hard.

Dickens began life as a stenographer.

> How hard I worked at that tremendous shorthand and all the improvements pertaining to it! [he exclaimed]. I will only add to what I have already written of my perseverance at that time of my life and the patient, continuous energy which then began to be matured in me, and which I know to be the strong point of my character, if I have any strength at all, that *there*, on looking back, I find the source of my success.

Bishop Butler worked twenty years on his "Analogy," and then wanted to burn it because he thought it not good enough.

George Eliot read more than a thousand volumes before she began to write "Daniel Deronda."

Patient, continuous, ceaseless work. What the ordinary writer would have called too much the extraordinary writer thought hardly enough.

There is a verse in that great text-book on modern business, the Bible, which sums it all up:

"And whosoever shall compel thee to go a mile, go with him twain."

Whosoever hires you to work eight hours, take advantage of him by working a little more: whosoever compels you to do a certain task, do more than you contract to do.

It's the second mile that counts. All biography is a record of that truth: all business experience attests it.

The work that no man compels you to do is the work for which the world pays most.

A little too much is just enough.

Bruce Barton, Editor.

How J. D. Hooper disproved the age-old theory of success

He found the road to success lies thru preparation for bigger responsibilities—not thru merely doing one's best in a present position.

For nine years this man was bookkeeper and cashier for a typewriter company in their Atlanta branch.

Shortly after entering their employ he made this resolution: "I want to give these people a better day's work as bookkeeper than any man they ever had."

He worked faithfully, day in and day out until late at night, and often on Sundays and holidays. He was living up to his resolution, by giving his employers his very best in his particular job—but that was all.

He was making the mistake that thousands of other men have made and are making now—he had not looked beyond his own work.

Mr. Hooper says: "The fault was with me. But it took me a long time to find it out. I began to analyze the situation. I talked to other bookkeepers. I talked to civil engineers. I talked to men in every line of trade. I woke up. I found that all these different lines of work were simply a means to an end, and that was not financial independence itself, but merely the stepping-stone to positions where one could expect to make more than a living wage.

He looked beyond his job

"I then set out to be more than a good bookkeeper. I saw the importance of creating something—having a hand in the building of the business, rather than taking care of the records only.

"When I came across the Modern Business Course and Service of the Alexander Hamilton Institute, I knew that I had at last found the information I wanted and that would help me along the route I had started."

The first move toward success

That was a little over two years ago.

Soon after, he was sent to Pittsburgh, where he opened a new branch and put

it on a paying basis in shorter time than had ever been done with a new branch in the history of the company.

He is now Auditor in New York, where he is constantly consulted as to modern methods and practices in the general conduct of this business.

Mr. Hooper says:

"All I have, all I am and all I hope to be, I owe to the Alexander Hamilton Institute."

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You men who are looking for the opportunity that will lift you out of your present position to one of greater reponsibility and bigger returns—do what Mr. Hooper did.

Make the opportunity by educating yourselves along business lines that will equip you with a broader grasp of business.

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The kind of men enrolled

Among the 65,000 subscribers are such men as A. T. Hardin, Vice-President of the New York Central Lines; E. R. Behrend, President of the Hammermill Paper Co.; N. A. Hawkins, Manager of Sales, Ford Motor Co.; William C. D'Arcy, President of the Associated Advertising Clubs of the World; Melville W. Mix, President of the Dodge Mfg. Co.—and scores of others equally prominent.

In the Standard Oil Co., 291 men are enrolled in the Alexander Hamilton Institute; in the U. S. Steel Corporation, 460; in the National Cash Register Co., 194; in the Pennsylvania Railroad Co., 108; in the General Electric Co., 300—and so on down the list of the biggest concerns in America.

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Business and educational authority of the highest standing is represented in the Advisory Council of the Institute.

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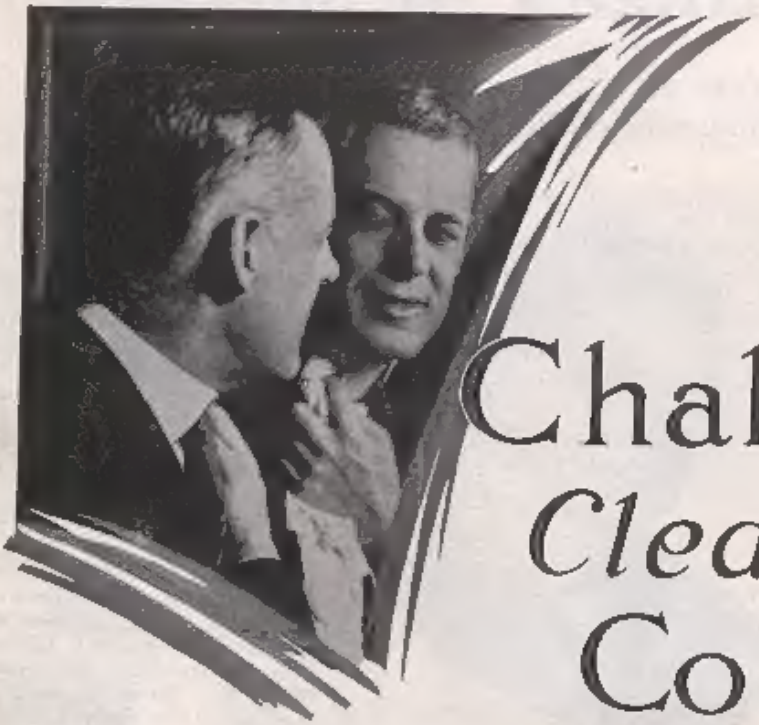

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KERENSKY'S MISTAKE

By WILLIAM G. SHEPHERD

KERENSKY THE QUICK, *he was named before the Revolution, for his skill in eluding the net of the secret police. His nickname should have clung to him after the overthrow of the old régime; no man ever had to meet so many critical situations in so little time; and surely no man ever held so many positions in rapid succession. He started as Minister of Justice. Then he was Minister of the Navy; then Prime Minister, commander-in-chief of the armies, and virtual dictator of Russia.*

Kerensky is very young—too young to die; and yet, he is said to be dying. He graduated from St. Petersburg University in 1904, and then plunged into the work of the Social Revolutionary party. He became a lawyer's assistant, giving his time to the defense of his political comrades. For many years the police shadowed him in an effort to find evidence against him.

On February 28, 1916, two weeks before the Revolution, he said in a speech in the Duma:

"I may say to you freely, because you already know it, that I share the beliefs of that party which openly acknowledges the necessity of terrorism, the necessity of armed force, of killing the tyrants—"

This time he furnished the evidence the police needed. An order for his arrest was about to be issued, when the Revolution came and made him its leader.

We in America know only that he failed—that he was overthrown and forced to flee for his life. But why did he fail? And could he have succeeded? This article answers those questions better than anything yet published over here.

ALEXANDER KERENSKY might have become one of the great men of the earth if he had read "The American Commonwealth," by Bryce; if he had understood the principles on which the United States is founded.

Kerensky could not have turned the tide of affairs in Russia, after the revolution. No man could have done that. But, like an Abraham Lincoln, he might have sensed where the tide was leading and helped his countrymen to ride with it.

It is possible, now, to put one's finger on the one big uncorrectable error of Kerensky's short and stormy career. The trend of affairs in Russia is so definite, if one understands them, and the solution of their difficulties so simple, that Kerensky's short-sightedness is amazing.

Russia is going ahead in the way it might be expected to go—in the only way it could go. Some weeks will elapse between the time these words are written and the time they are read; but, whatever happens in the interval, I must stand pat on the statement that Russia is heading toward better things, and that the road she is taking, in readjusting her affairs, is the only road left for her. If it happens that a German peace is made by the present Russian government before this is read, I must still insist that it is not a safe peace for the Germans and that it is not a peace made by the Russian people.

There is a thing happening in Russia that will solve its problems: it is a thing that Kerensky tried to stop—a mighty movement that crushed him, and that will crush everything that stands in its way.

This is the movement toward local home rule in the various districts and among the various nationalities in Russia.

The evil of the Czar's government was that it was centralized. Every district, every city, every town, every village, every home, every individual in Russia, felt, every day, the mighty hand of far-away Petrograd.

As soon as the revolution was accomplished, the people of Russia, even the most ignorant of them, began to correct this error. They organized local governments to conduct their personal and local affairs.

Kronstadt sought to have a local government. It wanted to have a representative of Kronstadt at Petrograd, not a representative of Petrograd—and Kerensky—at Kronstadt. Kerensky fought this. He, not understanding the American form of government—which is, in the main, the pattern for the republics of the earth—declared that Kronstadt was trying to turn itself into an independent republic.

What Kronstadt was trying to do was to make of itself a free state in a Russian republic; like Rhode Island, or Montana, in the United States.

When Finland tried to do the same thing Kerensky sent troops to the Finnish capital, surrounded the state house, and kept the newly elected members of the new Finnish state from meeting. He said the Finns were trying to disrupt Russia.

When the Ukrainians tried to organize their own state, Kerensky fought them.

As Kerensky fought this *home rule* idea, his own government became more and more highly centralized. Before long all the evils of centralized government that had been peculiar to the Czar's government became apparent in Kerensky's. It was a natural evolution: Kerensky had taken the wrong road, and it had led him to the wrong place. He had to have secret police; he had to send troops to quell riots; he had to fight his old friends, the socialists, and his old enemies, the land-owners and bureaucrats.

Kerensky was born in southern Russia; his training was, more or less, Asiatic. His socialism was not Marxian; it was tinged with Orientalism. It is safe to say that he did not know of the problems that our forefathers faced and solved in those big days when they had to bind together, into the United States of America, the thirteen free and home-ruled colonies.

He did not know, at least in its details, the solution that our forefathers worked out whereby the States were permitted to deal with their own local affairs and make their own local laws, so long as their affairs and their laws did not interfere with the affairs and laws of any other State.

Russia, when it overthrew Kerensky, did not overthrow the man: he was still the idol of the Russian masses. What Russia *did* overthrow was the centralized government that Kerensky endeavored to perpetuate. It was a relic of czarism. Kerensky himself could not have believed in it. He only thought that the Russians ought to wait until a congress was held which would select the proper form of government in Russia. But the tide was against centralized government; it was toward home rule and state's rights. It wasn't a thing to be settled by a congress, any more than a flood or a cyclone can be managed by a weather bureau. There was no waiting for such a tide as that; it came of itself.

To-day, in Russia, with Kerensky gone and with no opposition to the plan, the various peoples of Russia and the various geographical districts are being formed into separate states. Local home government, by elected officials satisfactory to the people, will mean that Russia can be rehabilitated in all its parts. The people themselves will set Russia right. Before the world knows it, almost, there will be the equivalent of the "Thirteen Colonies" in Russia. And these colonies, like those of America, will discover that fundamental and biological truth on which the United States is founded: "In Union There is Strength."

Union will come, inevitably, in due time. And then, what has happened in Russia will mean almost as much to the crowded world as the discovery of America by Christopher Columbus.

All the sympathies of Americans ought to be with Russia. A parade of monarchial despots has begun; it is headed toward oblivion. The Czar has joined it, and we ought to rejoice as we would rejoice to see the Kaiser himself fall into the fading royal background.

Kerensky might have speeded the thing that has happened in Russia; he might have known that the people of Russia themselves would solve their own difficulties; he might have known that their massed opinion would be a tide that he could neither stem nor turn. Any lumberjack on a moving log jam knows that he is not moving the logs; they are moving him. But Kerensky could not see himself in that light, and the logs rolled out from underneath him.

The difference between Abraham Lincoln and Alexander Kerensky was simple. Kerensky tried to solve things for the people. Lincoln trusted the people, and *knew* that they, and no one else, could solve their problems rightly.

And so down went another statesman who might have been great, penalized because he had committed the crime of not knowing the people, a failure because he was not up with the times; a flash-in-the-pan because his government did not breathe the pure, sustaining air of "the opinion of the plain people."

WILLIAM G. SHEPHERD came back to this country from Russia only a few weeks ago. He had spent six months there, and in that six months he lost twenty-one pounds.

"People over here have no conception of the misery and exhaustion of Europe," he says. "Think of it—twenty million men away from their homes for three years. Think of the women at home waiting for the casualty lists. And think of the wretchedness of the devastated countries. No one can imagine it who has not seen.

In the midst of this war, which has been like one of the great plagues that swept over the world in the Middle Ages, one event—the Russian Revolution—has brought an almost miraculous healing and relief to men's minds.

"A year or more ago I had a talk with President Wilson," Mr. Shepherd told me, "and I happened to mention Mexico. 'Mr. Shepherd,' said the President, with great earnestness, 'I believe that God is working in that people.'"

There is a belief like that in the world to-day about Russia: a belief that, in spite of the ignorance of the masses and the mistakes of leaders, there is a moral force at work in the mighty Russian people that will eventually turn the balance of Europe in favor of freedom and democracy.

THE EDITOR.

The Surinam Forest

By WALTER PRICHARD EATON

Illustrated by Frank Snapp

I WANT to tell the simple and tragic story of Bertha McCloud, awkward, shy Scotch-American girl from up-State, against its background of outreaching Wall Street finance—against, indeed, the whole conflict of the world war; for Bertha's tragedy was, in reality, a product of that conflict. Yet the task is difficult, not alone because her story was so simple, but because I find myself constantly dividing my interest, or even almost forgetting her entirely (as we forgot her in the office), absorbed in the thought of old Mr. Greenough's tragedy—for his was a tragedy, too, though he retired with an income of at least $35,000 a year.

If you have known Wall Street well, you will probably recall the offices of Rice & Greenough, coffee importers. These offices were on the first floor of an old building just around the corner, almost under the elevated, and had been there before the elevated was built. They ran back to the next street (the main entrance, indeed, after the "L" was built was moved to Water Street), and in your day and mine had to be artificially illuminated most of the time.

Rice was long since dead; but old Samuel Greenough, hale at seventy-two, still came down every day from his home up the Hudson, priding himself on the conservative traditions of the firm, the honesty of his employees, and the solidity of his business.

At the front of the establishment was an ante-room, and then two small offices, one Mr. Greenough's, one, formerly occupied by Rice, now occupied by Tom Greenough, the old gentleman's son and junior partner, a rather burly man of forty.

The walls were hung with pictures of coffee plantations in Brazil, and of bags of coffee awaiting shipment on the docks of Rio and Santos. The furniture was solid mahogany, heavily upholstered with leather.

Old Mr. Greenough used a roll-top desk, but his son had a flat-top—the one visible concession to modernity. Tom also had a map of the world spread on a table under a glass plate. Behind this anteroom and the two private offices was the accounting department—a long, narrow, dark, crowded room running back to Pearl Street.

Nearly all the clerks and bookkeepers were men, and many of them were old men, in rather shabby clothes. There was a flavor of Dickens about this dark old accounting-room.

BUT, though Rice & Greenough's was an old-fashioned firm, it had old-fashioned, solid virtues, like an ancient British trading house. It had a South American organization, for instance (and, in lesser degree, a far Eastern organization), which had been built up by half a century of honest dealing; and it was to old Mr. Greenough's door that the South Americans came for help and counsel. But he himself was never tempted into any of their schemes. Coffee was his business, and to coffee he stuck.

But Tom Greenough belonged to another generation. He had long since deserted the Hudson and moved to Long Island, where he fell in with more than one Wall Street captain in the little exclusive army of modern "big business," absorbing their ideas, their shrewd enthusiasms, their trick of regarding business. They were industrial imperialists; and Tom Greenough, heavy of frame, direct of speech, with a huge reservoir of animal vitality and a mind that found coffee dull without finding the thought of making money dull at all, admired them intensely.

So he played golf with them, listened to their unconsciously cynical talk, and served them in such slight ways as he could by translating the Spanish or Portuguese prospectuses that came from South America and passing along what seemed of promise to one or another of his friends.

Thus matters stood when the European war broke loose on the world, and Bertha McCloud, at almost the same time, came to the office.

I was at that time acting as a sort of assistant secretary to old Mr. Greenough—his secretary, Henry Martin, who had served him for forty years, being slow now and business being rather exceptionally brisk.

It was a part of my duties to engage all stenographers for the firm. The old gentleman, to be sure, wouldn't have a "female" (as he called the sex) in his office, either Martin or I having to take his dictation. But Tom Greenough kept one or two busy most of the time. After the war broke out, and its influence became apparent that our South American organization was going to be taxed heavily to meet the sudden shift in relations toward the United States, Tom demanded a more accurate stenographer.

"One without nerves and a beau around the corner," he told me.

I had weeded fourteen applicants down to six at ten o'clock the next morning, and one after another he called them in from the great leather divan to his office, and put them through a sort of third degree. The first five of them came out speedily, some of them indignantly, others giggling. The sixth was Bertha McCloud.

SHE was large, with rather prominent cheek-bones, a plain but pleasant face, and at that time she was pink with country color. She looked rather placid, for all her evident shy nervousness. At first I had my doubts about submitting her, though she had taken my preliminary dictation perfectly; but, I reflected, there was no telling these days how Tom Greenough's mind was going to jump. So I sent her in.

Five minutes later Tom rang.

"That first thing in pink giggled when I spoke sharply to her. The second had hysterics when I stared at her. The French doll you sent took down a grammatical error without correcting it. Besides, none of 'em till the rube had competent eyes. Can't you tell competent eyes when you see 'em? Always weed out stenographers by their eyes. Give her a desk, near my inner door—and don't ever send me another bunch like that."

I didn't like his tone. It was harder than it used to be, and utterly unsympathetic. I went out not so much resentful, however, as wondering at the change coming over him, and assigned Miss McCloud to a desk. She thanked me in her awkward way, and we chatted a moment. Was she a New Yorker? Oh, no; her father had been a dairyman up-State. Her father and mother had both died only a little over a year ago, and left her just enough, when she sold the farm, to come to New York and take a business course. She'd kept all her father's accounts, though, and written his letters. He was Scotch. Their herd was mostly Ayrshires, which are better than Jerseys because—

But a call interrupted me, and I didn't learn the reason for this superiority.

THINGS happened fast after that in the dingy old office of Rice & Greenough. The office was busy as it had never been before, I gathered. I don't know that we were selling much more coffee ourselves, but we were up to the neck in other people's affairs; and the dim old ante-room, with its dark red carpet and its faded pictures of coffee-sacks on the docks at Rio, was constantly full of swarthy-faced men from the under continent—full of them and of their jabber and their pungent cigarette smoke. Those who came about anything but coffee old Mr. Greenough refused to see—they all had their interviews with Tom. It was his business to deal in coffee, the senior partner declared, whether the Kaiser was a Hun or not and whether England and Germany cut each other's throats and both perished or not.

I heard him telling Tom this one day. I believe he added that he hoped they both would, and get it over with. Tom was very excited, and declared he was ashamed to hear his father speak so.

"Ashamed your grandmother!" said the old gentleman, with unexpected lapse from his customary urbanity. "Don't try to bamboozle me with your fine talk. A lot you care who kills whom, as long as you can get in with your precious Long Island golf financiers and lap up the spoils!"

"I will not stand here and listen!" Tom cried.

"Then get out!" the old man retorted. "Not a cent of this firm's money backs those South Americans and their mythical gold mines. Rice & Greenough buy and sell coffee! Take that home and sleep on it."

I couldn't help overhearing this scene, or catching sight of Tom's red and angry face as he slammed out of his father's office. There was something brewing in his mind, I felt, which his father knew or guessed, and the old gentleman had calculated his words. The whole thing made a vivid and unpleasant impression on me.

Tom stormed into his own office, and at once rang for Miss McCloud. He had already dictated to her enough work that morning to keep her busy for three hours.

As she entered, I heard him ask her sharply if this work was done, and snap out a "Well, why not?" to her stammered reply. Then he began a letter. I caught the name—a man of great financial prominence; but I caught no more, for he interrupted with a "Don't you know enough to shut that door?"—and the door was shut, to my surprise, with a slam.

When Bertha came out I noticed that her high cheek-bones were flushed, and that she was much thinner than that day a few brief months ago when she had come timidly in answer to my advertisement. She was timid still—or, at least, she had no faculty of chumming with the other girls in the office, and day after day she sat at her machine between Tom's inner door and the files, clicking out rather slowly, but with absolute accuracy, his mass of correspondence and those endless reports and prospectuses he was forever translating orally for her to transcribe.

I FELL to wondering whether she liked this work better than milking the cows or churning the butter back on her father's farm. It seemed to me she ought to have kept the farm and run it herself. I wondered, too, where she lived in New York, and if she had any friends. But she was too busy then to ask, biting her lip and trying to make speed on her machine.

After lunch I did find a chance to speak with her.

"The boss is testy these days," I suggested. (He was still at lunch, and we were safe.)

She bit her large lip.

"I could stand that," she said, in her slow way, "but it's the mercantile marine that's getting on my nerves."

"The mercantile marine?"

"Yes," she said, casting a frightened look at the two private offices. "That's all he thinks about now, and all I write.

"'Tom,' said his father, 'does making money mean so much to you as that?' I think both men had forgotten Martin and me."

'We mustn't be dependent on foreign bottoms.' 'We must have ships to carry the American flag to every corner of the globe.' And then, all the pleas of South Americans for steamers direct to New York! What he's trying to do now is to get his father to establish a line of steamers, and if he won't—"

"He won't," said I.

"If he won't, I believe—oh, don't whisper I said this—I believe young Mr. Greenough's working somehow to force him. I just go on thinking about it, and typing 'we mustn't be dependent on foreign bottoms' all night in my dreams."

"You're working too hard," I said. "Do you get any exercise?"

"I get so much with my fingers that I'm too tired to take any with my feet," she answered.

"Still, you ought—"

"Oh, don't tell me what I ought to do!" she broke out with sudden vehemence. "I've got a little sister I'm sending through normal school."

I tried to put into my voice some of the kindness I felt.

"Couldn't you have done it keeping the farm?" I asked.

She looked at me with a kind of startled-animal suspicion, but was evidently reassured.

"You city people that kick at the price of milk don't know much about dairy farming these days," she said. "Besides, I—I—I wanted to see the town. Well, I've seen it!"

There was a nervous bitterness in her tone, and she turned hastily to her work.

Just then Tom Greenough came into his office, accompanied by a short, swarthy, evil-looking South American specimen. I hurried about my work, and presently saw Bertha going into his room.

THAT was in March of 1915, as I recall it. It wasn't long before I, too, began to hear directly about the American mercantile marine—before every one in the office did, for the matter of that. Tom made no secret of the fact that he was trying to induce his father to buy or build some ships of their own. He dictated letters to congressmen, to the newspapers, to other business men. It seemed almost a monomania with him. He paid a large sum for the model of an old Salem clipper (from the Drake collection), and another goodly sum for a painting of one, both of which he brought to the office and mounted in the ante-room.

I think there was a considerable element of rough poetry in his enthusiasm, too. He saw visions of the old days when the American flag sailed out of Salem harbor to all the Seven Seas on the great adventure of business. He saw visions of his own ships, in these latter days, bringing home not only coffee but he knew not what mysterious treasures. Of course, the shrewd idea of his Wall Street friends—to get the bottoms without which there is no overseas trade, and then, perforce, to get the trade, and with the trade to wax fabulously richer—was not outside his dreams or his calculations. It is sure that his fingers itched to be grasping himself some of these schemes of exploitation that he was almost daily forced to pass along to his friends; and this he could not do without the firm's aid, for he had lived to the limit of his own income for years and had no available capital. If they owned their own ships Rice & Greenough would be forced to handle other things than coffee. Romance could enter into the business—they would have to expand.

> I GET *sort of tired, don't you, of shop-girl and stenographer stories that deal with shop girls and stenographers such as never were in the world? This one is different: maybe you will think it is too different. Personally, I don't.*

But the old gentleman had about as much intention of establishing a mercantile fleet as he had of enlisting in the Lafayette escadrille, and Tom must surely have known it. He grew every day more testy and hurried, and gradually, as our South American connections brought us more and more visitors who really had financially important schemes or concessions, he began to hedge himself about with an air of self-importance and aloofness which, in our small, dim, old-fashioned office, was rather quaint.

A "boy" was installed to ascertain from visitors their full pedigree before they were admitted to the holy of holies. This "boy" was gray-haired, as is proper in the office of a great financier, and he knew all the "big men" of the Street by sight, so that when one of them called—as they now and again did these days—he could oil the ways to an instant interview. But he didn't know the elder Mr. Greenough's old friend Judge Breck, and stopped him at the door of the senior partner's office the very first day of service.

The door flew open during the scene that followed—the Judge was in process of telling the "boy" very punctiliously that he had come to negotiate the purchase of a pound of Java and a quarter of a pound of Mocha, mixed—and the senior partner burst out.

"Who engaged this nincompoop?" he demanded. "What's he here for anyhow?"

I happened to enter just then, and explained as best I could.

"Well, fire him at once, and tell my son to pay him out of his own pocket," said the old man. "Come in, Judge. The whole world is mad, except you and me."

"And there's a little queer," the Judge smiled, as the door closed behind him.

Tom, however, when I explained the disagreeable duty laid on me, turned red and tapped his heavy hand down on his desk two or three times.

"I'll pay the boy," he finally said, biting his lip like a child whose pride has been hurt. "Tell him to handle only my visitors. I'll have a little rail put on my side of the ante-room. Now ask Miss McCloud for those Roderigo reports, will you?"

When I returned with a bundle labeled "Roderigo—Dutch Guiana," Tom Greenough was seated in close confab with a dapper man whom I at once recognized as a "power" on the Street—a man who dealt in millions, encouraged his wife to patronize the French philosophers, attended all chamber music concerts, exhibited prize sweet peas, bred Airedales, collected American first editions, and dressed in the height of fashion without appearing overdressed. They stopped talking when I came in, and Tom reached unceremoniously for the papers with his large hand. But the other man, whose hands were crossed on his cane handle, gave me a pleasant nod, and I felt his odd charm, about which I had heard so much.

AS I went home on the "L" that evening I read in the paper of the formation of the American World Traders Company, capitalized at $75,000,000 and backed by half the wealth of Wall Street. I knew well enough of those South American and even far Eastern concessions and trade opportunities that were constantly coming into our office, and which Tom Greenough's fingers so itched to seize instead of passing along to his friends; and I grasped, I think, something of the tremendous scope of this new trading trust. Among the list was the name of the dapper gentleman whose smile had flattered me.

It was then, almost for the first time, that Bertha McCloud's words came back to me as anything but the suspicions of an overwrought woman. The American World Traders Company, the paper said, had already acquired two steamship lines of business, whose trade connections they would use to advantage. Rice & Greenough had as good trade connections as any firm in America. Tom Greenough, heading it as manager for the A. W. T. C. (so the Wall Street reporter already abbreviated the title), could be in the thick of this new romantic business of exploitation, not merely a buyer and seller of coffee. The dapper financial prince had been closeted with him that day. Was he planning to sell out? But on second thought, I told myself, how could he sell without his father's consent?

All of which goes to show that it is wise to trust a woman's intuition. To sell out the firm was exactly what Tom Greenough was trying to do. Three weeks later he had won his father's consent to have an auditor from the A. W. T. C. come down to go over the books. I have always fancied that old Mr. Greenough wanted to show these "modern" financiers just what a fine business he had, preparatory to the satisfaction of telling them they might be able to buy the rest of the earth, but they couldn't buy Rice & Greenough.

At any rate, the auditor came. He was—or seemed so in our office—a mere child, a pink-cheeked, breezy youth. Our old head bookkeeper, at his stool by the dusty window on the back street, hated him immediately; for the first thing he did was to exclaim: "Good Lord! Eve couldn't have kept track of her dressmaker's bills by this system."

"That pink puppy," old Mr. Greenough called him, in my presence. Only our few women employees did not hate him. He joked with them, gave them candy, made them smile.

After a week of his disturbing presence the work was done, and I waited, curious, for some hint of the offer from the A. W. T. C.

Old Mr. Greenough arrived one morning at nine-thirty, as was his wont, and gave me his usual kindly and courteous "good morning." I made ready his routine mail for him, while Martin was preparing some more confidential matters for his attention, and then we both went out. A moment later his son entered the office. A few minutes later the bell rang for both of us. The old gentleman's face was whiter than usual, I thought, and he was visibly excited.

"Martin, bring me last year's statements," he said. And to me: "Bring the correspondence file labeled 'American World Traders Company.'"

We both went out, with quick, apprehensive glances at each other (I guessed poor old Martin was thinking of his job), and got what we were sent for.

"The girl emitted a sudden loud, hysterical laugh which changed into a scream of terror. 'There—there she is!' she cried."

The old gentleman did not dismiss us. Indeed, he seemed unaware of our presence after he had taken the papers. When his son spoke to him about us, in a whisper, he gave us a quick glance and answered, "They are my secretaries," in a tone that made me ashamed of my pleasure in the smile of the dapper millionaire. What was a smile compared with this old man's confidence?

HIS fingers trembled as he thumbed the statements. Then he took a document that his son had evidently just brought him, compared it quickly with certain documents from the correspondence file, and turned to the bent little Martin.

"Martin," he said, "this gang of imperialistic and piratical sharks known as the American World Traders Company have offered to buy us out for $1,500,000. Is that a fair offer?"

"I'd say it was, if they hadn't made it, sir," Martin replied boldly, his weazened face flushing as he spoke.

"You mean by that—?" the old gentleman prompted.

"I mean, if they'll give so much over and above a value determined by our net earnings, we must occupy a strategic position."

"You see, father, even *he* grasps the opportunity!" said Tom.

"This firm buys and sells coffee, and it will not buy and sell anything else while I am in it!" the father cried, bringing his hand—the thin, blue-veined hand of an old man—down on his desk, so that the lid jumped off the ink-well and fell with a rattle to the pad. He picked it up slowly, looked at it, as if it were new to him, replaced it, and then wheeled his chair to face his son.

"Tom," he said,—and something in the old man's tone caught me in the throat,—"Tom, do you want to sell out Rice & Greenough, the firm I made for you by years of toil, and meant to leave for you, so the old sign could hang over the door when I was gone? Does making money mean so much to you as that?"

I think both men had forgotten Martin and me. Tom did not look his father in the face. His burly figure drooped a little.

"I didn't want to—I don't want to," he replied. "I wanted the sign to swing, all right, but over a house doing modern business in a modern way. I wanted to

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Photograph by Paul Thompson

Among the horrors of war must be counted the painful process known as "digging in." Lying prone on the ground, a man intrenches his head, and his body to the waist-line, in the brief space of twenty minutes. His legs are left above ground to meet whatever fate may come.

Gunner's Grit

By CAPTAIN A. P. CORCORAN

LIKE the love of a master for his dog is the love of an army gunner for the machine-gun he mans. He grooms it, feeds it, doctors it, not as a duty but merely as a matter of devotion. And, when it comes to dying, he sticks to it as men stick only to the thing in which they have absolute trust.

In the early days, when armies were still on the move, a bad street scrap was in progress. Only a single machine-gun remained on our side as a means of holding the Boche in check. The main army was retreating to better positions. It was up to the gunners to keep the enemy back.

One by one, they fell, until there survived only our Highlander, who had himself got two bullets in the right arm. But he kept plugging away as coolly as possible, mowing down Germans, who were now only a hundred yards off, until all his ammunition gave out.

And then what happened? Did he save himself as best he could? Not he. Even in his extremity he remembered his iron friend. Slinging the gun over his shoulder by the main strength of his left arm,—he was a fine specimen of his burly race,—he retired with all due dignity. As by a miracle he survived to receive his V. C. As did likewise Captain Campbell, another of our heroes.

War had settled down to the trench deadlock when this man found a way to gain fame. He was a Canadian in charge of a gun sector. When the infantry went over the top to an attack, he went too, dragging two field pieces along. Close to the German line he brought them, in face of terrific fire.

It was hot fighting. Men fell round him. Presently one gun went up in smoke. Soon the tripod collapsed beneath the second, putting his sector out of action. And then the infantry began to fall back, outnumbered and lacking adequate support.

Captain Campbell was standing helplessly beside his gun, when suddenly there came to him an inspiration. After all, the gun was good, only lacking a stand.

He summoned a Tommy who was close by. Then, having given his orders, he threw himself on hands and knees, while the soldier strapped the gun on his back.

A human tripod, he knelt there while the Tommy fired, and the gun grew hotter and hotter, searing his back as it burned through his khaki clothes. But he stuck it out until the fire had held off the enemy long enough to allow reinforcements to arrive.

Then he was sent to hospital, where he recovered.

The Editor Sees Frederick Palmer

THERE are few Americans, if any, who have seen as much war and as many different kinds of war as Frederick Palmer. He went through the unpleasantness with Spain as a war correspondent; and whenever trouble has broken out in any part of the globe since then, he has been one of the first to jump to it. He was the only American newspaper man officially accredited to the Allied armies by the English; he has visited the Grand Fleet and seen the western front from the beginning; and he is now a major on General Pershing's staff.

I found him in a quiet hotel off Broadway, where he is spending two or three weeks before going back for the spring campaign. I asked him what young men could do to help win the war.

And his answer was one word—"Ships." The draft law is going to give us men as fast as we can equip them. The training camps have given us more officers than we can at present use. The whole crux of the matter is *ships*.

If this is read by any young man who has been wanting to do his bit and has not found a place, let him ask himself whether he is equipped to be useful in a ship-yard. Every man who helps to put a rivet into a new ship is striking a direct blow against the Kaiser—even more direct, at present, than as if he were wearing a uniform. And there ought to be a uniform for ship-builders, Mr. Palmer thinks, and a medal of honor for the men who—in that field of effort—do with courage and fidelity their part in the winning of the war.

Learning to Walk

© Kadel & Herbert

Men who have been wounded in the hip have to be taught to walk all over again. Their convalescent comrades give them an arm to lean on.

Why Not Kill Wounded?

WHEN your enemy is lying right beside you, helpless, why should you let him live?

In *The Aftermath of Battle* (Macmillan Company) Edward D. Toland describes the simple reactions of the black Senegali warriors brought to the Harjes ambulance hospital in France. "When we brought the Germans into the chateau, there was an unexpected scene. A couple of blackamoors almost sprang from their beds. The sight of the Germans put them in a frenzy of excitement, and they commenced jabbering at each other in their native language, with their eyes almost popping out of their heads. I guess a couple of them would have been out of bed and at the Germans if we had left the room. They can not understand why, if they can kill Germans on the battle-field, it is not all right to go for them when you have them in the same room."

The Senegali speak French fairly well, but they are still head-hunters at heart. They are particularly fond of souvenirs from the battle-field. One appeared with a German helmet containing a head, which he hid modestly under his coat.

Bad News from Home

From Ballads and Billets, by Byron Ballenberger

"Pore ole Muggsie! She seems to be 'goin' it dreadful wet at 'ome."

Do City Boys Make the Hardiest Soldiers?

WHILE the exact figures are not available as yet, reports from all over the country disclose the fact that the percentage of rejections for physical disability is higher in country than in city districts, and that more rural born and bred than city youths fail to measure up to the requirements of the recruiting officers.

This comes to most of us with something of a shock; for always we have associated the "barefoot boy with cheek of tan" with cows and green meadows and chickens, and other things that tend to keep one out of doors and full of appetite and health.

But medical science and the blood count long ago proved that sometimes a deep coat of tan may tinge a skin that is absolutely bloodless from anemia; and a comparison between the average farmer of fifty or sixty and the average stock broker or business man of the same age will almost invariably redound to our rural cousin's disadvantage. The farmer is often a man breaking with the infirmities that come with age and hard usage, while the stock broker or business man is quite frequently a hale and hearty tangoist, with his waking hours crammed full of all sorts of mental and physical activities.

Various explanations have been advanced to account for this physical delinquency. The Director of Federal Public Health Service of Baltimore is inclined to ascribe it to the lack of systematic medical inspections in rural schools as contrasted with the critical physical examinations to which, for some years, the pupils of city schools have been subjected.

The result of this lack of attention, he contends, is that in country districts the boys are deprived of skilled medical attention at a time when this attention would have a most important influence upon their state of health in adult life. But this is not the only explanation.

For one thing, medical school inspection is hardly old enough to have had much to do with shaping the physical characteristics of the present American recruit. And this same superiority in strength and physical development observed in the recent drafts was noted quite as long ago as in the Civil War—at which time children received no medical attention except at home.

The facts are that the country boy is generally put at hard labor too soon—just as soon as he can be made useful. He gets too little sleep on account of the pigs and chickens and cows and horses, which require to be fed at an inordinately early hour in the morning. Farm-house hygiene and sanitation, also, fracture most of the rules that make for health.

We shall be pretty well accustomed to high taxes by the time the war ends. Doubtless the government will continue to keep us accustomed to them—and will spend a part of them in making the farm a more comfortable and healthful place.

EDWIN F. BOWERS, M.D.

This picture, taken from a point almost on top of the enemy, shows French soldiers repulsing a German grenade attack from behind a natural fortification.

The Nuns Will Always Pray for Him

ALTHOUGH Victoria Crosses and D. S. O.'s seldom come their way, there are no men braver in time of war than the men of the merchant service. Ralph E. Cropley, in *Sea Power*, tells of captains who have risked their lives a hundred times over to keep the lines of trade open for supplies for the Allies.

One striking instance occurred off the Belgian coast:

"There is an order of nuns—I think it is the Order of the Sacred Heart—which each day says a prayer for a young British merchant captain that I know. Braithwaite was captain of the *Trevi*, the last ship to leave Ostend. In fact, the Germans were entering the town and there was rifle fire along the beach as Captain Braithwaite started his ship out of Ostend for England with refugees aboard. She is only a little dinky cargo boat of 3,271 tons and 331 feet in length. As he was sending the *Trevi* out into the stream, he saw a group of nuns being chased along the beach by German soldiers. Braithwaite backed the *Trevi* towards the shore, nearly grounding her, and effected the rescue of eighty nuns.

"A letter, indorsed by Cardinal Mercier, was written Captain Braithwaite thanking him for this service. In this letter the Mother Superior says that she has no hesitancy in stating that Braithwaite's action saved these nuns from rape, which the Germans have committed on nuns in Belgium, even on Mothers Superior of seventy years of age.

"This letter tells Braithwaite that in the Order of the Sacred Heart, as long as the order lasts, a prayer will be said for him, his children, and his children's children, and that every influence the order can employ will forever be used for the Braithwaite family. I think that this is about the finest reward that any merchant-ship captain ever received."

Taking No Chances

"JOHN, you ought to get in the aviation service," a York man told a negro. "You are a good mechanic and would come in handy in an aëroplane. How would you like to fly among the clouds a mile high and drop a few bombs down on the Germans?"

"I ain't in special hurry to fly, Cap," the negro answered. "When we's up 'bout a mile high, s'pose de engine stopped and de white man told me to git out an' crank!"—*York News*.

A grateful Belgian having his wounds dressed in an improvised hospital at Brussels.

Why Stocks Declined in 1914

TWO weeks before the outbreak of the Great War a sudden and mysterious slump occurred in the prices of stocks and bonds. No one was able to explain it at the time; but the explanation has recently come to light.

The German Ambassador to Constantinople told Mr. Morgenthau, our ambassador, in an unguarded moment; and Mr. Morgenthau told it not long ago in the *Nation*.

A conference was called in Berlin early in July, 1914, according to this story, and the date for beginning the war was fixed.

The Kaiser presided; generals and admirals were present, and with them were the leaders of German finance, the directors of the railroads and the captains of industry whose aid was essential to the Kaiser in putting his vast military machine into operation.

Each was asked if he was ready for war. All replied in the affirmative except the financiers, who insisted that they must have two weeks longer in which to sell foreign securities and arrange their loans.

The two weeks were granted; the selling began and all over the world prices fell under the burden of the selling which nobody could trace or explain.

What Are We Fighting For?

IF we don't know what we are fighting for, Germany does. Twenty years ago she had the notion that some day America would be a German province, and that she would have to fight America to make it so.

Major M. A. Bailey, traveling with Count von Goetzen, one of Germany's military attachés, from Santiago, Cuba, immediately after the war, had this interesting conversation, which has been preserved and was recently given to the country by the Committee of Public Information.

Says Major Bailey:

"'Apropos of a discussion' . . . on the friction between Admiral Dewey and the German admiral at Manila, von Goetzen said to me: 'I will tell you something which you had better make a note of. I am not afraid to tell you this, because if you do speak of it no one will believe you and everybody will laugh at you.

"'About fifteen years from now my country will start her great war. She will be in Paris in about two months after the commencement of hostilities. Her move on Paris will be but a step to her real object—the crushing of England. Everything will move like clockwork. We will be prepared and others will not be prepared. I speak of this because of the connection which it will have with your own country.

"'Some months after we finish our work in Europe, we will take New York, and probably Washington, and hold them for some time. We will put your country in its place with reference to Germany.

"'We do not purpose to take any of your territory, but we do intend to take a billion or more dollars from New York and other places. The Monroe Doctrine will be taken charge of by us, as we will then have put you in your place, and we will take charge of South America as far as we want to.'"

A Canadian's Experience in a German Hospital

AFTER alternately lying delirious and crawling around No Man's Land for two days with a shattered shoulder and a jaw blown half to pieces, Alex. Millar Allen, a Canadian soldier, was taken prisoner and spent several months in German hospitals. With one or two exceptions, he found the Germans friendly. One soldier, in the bed opposite him at the field hospital in Belgium, insisted on being moved. "The doctor asked him why. 'Oh,' he said, 'I hate those *Schweinhunds*' (pig-dogs). I think he expected the doctor to applaud his fine Germanic sentiments. If he did he must have been disappointed, for the doctor warmly chastised him, and almost hit him."

At the hospital in Stuttgart, to which he was moved, English prisoners were still a novelty, and at first he was treated with suspicion and silence. The care he received was adequate but not devoted.

"At first I was examined and my wounds dressed twice every day. Nothing was done during the night; we didn't even have the sisters; only one orderly kept watch over the two hundred patients. Many of us needed attention during the long night, too, but we had to comfort ourselves with the hope that sleep would come to our aid in fighting with fever, pain, and anxiety; sometimes it did—sometimes. However, as the days went past, we felt better, and the Germans began to take greater interest in us, and went so far as to like us.

"The hospital was swept three times daily, and the floors were washed every alternate day. Everything was kept scrupulously clean, and every sanitary precaution taken. Operations were performed every morning; our men were having their arms and legs amputated at a very lively rate. I venture to say, if these men had been picked up by our own people and taken to British hospitals they would have their limbs to-day.

"The adjutant of the medical staff was a very capable man and ran his hospital well, but he was the terror of the German orderlies and clerks. He was able to lash himself into a perfect fury on the spur of the moment at the slightest provocation; he would yell and foam at the mouth like a madman. All the staff had a holy dread of this stout little fire-eater. He was mainly responsible for the kindness shown to us. He watched us and rested our men in various ways; when he saw that we were well behaved, courteous, and clean, he wasn't slow in complimenting us. We did not have any privileges, but we were treated with great respect. We could write one post-card every week and one letter every alternate week."

The Italians have always known how to make great monuments for their dead—perhaps because to them a beautiful statue was in itself a sort of immortality. The beautiful monument shown above was placed on one of the hills above Gorizia in honor of an Italian general who was killed leading his men against the Austrians.

Soldiers use their rifle slings for many purposes more important than simply carrying the gun on their backs. This picture shows the sling helping to hold the rifle steady while the soldier shoots from a kneeling position.

And Then, There Was Todd

By SEWELL FORD

Illustrations by Francis Vaux Wilson

"'Mrs. Rosenbaum, Madam Jezinski, Madam O'Bryne—every one ready to bawl me out any time of day—me, Samson Todd.'"

AS for me, I don't know whether to be glad or sorry about what we helped Todd to do. Just how Pinckney feels about it I ain't sure, either. Course I know what he says. But what Pinckney means by what he says is something else again.

"Casuals of Kismet, Shorty; no more," says he. "We served merely as the poor pawns of the game."

"Huh!" says I, tryin' to look like I was keepin' up. "You don't say!"

And, after all, I only started the thing. Funny about me and Todd. I expect we'd seen each other day in and day out for a matter of three years or more, without either of us ever battin' an eye as we passed. There was no cause. He might of known who I was and he might not. Course, it was plain enough about him. There it was, right on his cap.

But Todd wasn't one you'd give the cheery hail to offhand and uninvited. A sour, grouchy little party. You could tell that by the sag to his mouth corners, by the furrows between his chin, sketchy eyebrows, and by the droopy hang of his sandy, ragged mustache. Had a droop to his shoulders, too.

Well, I don't know as I'd be so chirky if I had to do a twelve-hour trick on a dinky old passenger elevator six days in the week. It's in the buildin' next to where I have my Physical Culture Studio. When he wasn't travelin' up and down in the old cage, Todd had a habit of slippin' out to the doorway, where he'd slouch just inside, scowlin' over the black bowl of his corn-cob pipe at the world in general.

I expect I got so I didn't notice him any more than the ash-cans he used to roll out to the edge of the curb mornin's.

SO this time, when I finds him shakin' his fist at the broad back of the hook-nosed lady with the big sparks in her ears, I was all for brushin' by as usual. Just as I'm passin', though, he unlimbers a string of remarks.

They sure were emphatic and high-spiced remarks, but so muffled and throaty that there was no chance of her hearin' 'em. Naturally, I swings my head to look after a party who was bein' described so picturesque and uncomplimentary, and then turns to take a curious glance at Todd. Which seems to be his cue for confidin' his further emotions to me.

"The old hippopotamus!" he explodes. "Fat old swine! Look at her."

"Eh?" says I. "Annoyed about something, are you?"

"Am I?" says he. "It's a wonder I don't do murder one of these fine days, with the likes of that makin' life hard for me."

"How's that?" says I.

"Why," he snarls, "comin' down here twice a week, snoopin' around and findin' fault. Ever since she bought the buildin' it's been that way. And me holdin' the job for goin' on four years with never a cross word from the boss. But now—Vy dond you the sidevalk sweep oop?' Vot is it you smoke in your dirty pipe—rubber, eh?' And threatenin' to tie the can to me every trip. Trust a woman. G-r-r-r!"

"That's right," says I. "Get it all out of your system and then maybe you'll feel better." And with a grin I leaves him to his happy thoughts.

Seems to break the ice with him, this little exchange. After that he never fails to hold me up and spill his troubles. Yes, he had a lot of 'em, mainly havin' to do with the snake-charmin' sex. It was one day when the old elevator went out of commission and the repair gang was tinkerin' it up that he finds his way up to the Studio and gives me a complete bill of complaint.

"I used to think I was a man," says he, glarin' savage at the worn-out toes of his old shoes. "Now— Well, I don't know what I am. It's bein' surrounded and hectored so much by old hens."

"Meanin' the fair sex?" I suggests.

"Fair be blowed!" says he. "Old hens. That Mrs. Rosenbaum, the landlady. She's a fair sample. And look at our buildin'—full of 'em. Madam Jezinski, what runs the hair shop on the second; Madam O'Bryne, mates, for another; and all them milliners and typewriters and corn doctors on the other floors. Every one ready to bawl me out any time of day. And I have to stand for it—me, Samson Todd."

"Samson, eh!" says I, takin' up this thin-chested, squint-eyed, booze-soaked specimen of human wasp. "Ain't that kind of a mistic name for a party of your weight?"

"Maybe," says he. "Wished on me by an aunt, out of dislike. I suppose she knew I was goin' to be sickly and never get my full growth. But, for all of that, I've been a man, more or-less, until I got stuck here, hoistin' women up and down all day long. Nothin' but women. You've seen. Car's always full of 'em, mostly old hens—cacklin', jabberin', jawin' old hens. And then, when I'm through at night, home among more of 'em. Yes, three more old hens at home."

"Steady, there, Todd," says I. "If you're a Mormon you shouldn't—"

"Think I'd marry one, let alone three?" he snaps.

THEN he explains how he lives with a sister who's a widow and runs a boardin'-house, Sister is helped out by an old maid cousin and an antique mother-in-law; and, accordin' to Todd, the combination is one that would drive a saint into the sour class.

"Jawin' and naggin'," says he, "from the minute I stick my head in the basement door at night until I sneak out in the mornin'. I'd like to quit 'em some day and never show up again."

"Well, why not?" says I.

"Eh?" says he, starin' as if I'd suggested he tackle some miracle.

"Listen, Todd," says I. "You come beefin' to me about the way you're pestered by women. You state your opinions mighty free and bold—when they can't hear you. Know what you sound like? A yellow pup yappin' down an alley. Uh-huh. Like a worthless, measly yellow pup that would run if a two-weeks-old kitten humped its back at him. Now, if you must yap, do your yappin' where it'll register. Buck up! Don't be an imitation man. If your women-folk at home are pickin' on you, give 'em as good as they send. Tell 'em where they get off. The same with Mrs. Rosenbaum. Ten to one they'll lay off it after that. Anyway, take a chance. That is, if you got any nerve left."

He takes it without a squirm, all except that last jab. That got under his skin. I could see him stiffen and his fingers bunch up.

"You think I ain't got any nerve?" says he, gettin' on his feet. "I'll show you. And I'll show them, too."

"Yes, you will—not," says I over my shoulder as he drifts through the door.

Maybe that was rubbin' in the salt. I didn't have anything special against Todd, the poor fish! Only I didn't want him to get the idea he could run in here and give me an earful whenever he got a call down that he most likely deserved. And I had no more notion he'd try to follow my advice than I did of seein' him turn handsome overnight. I just threw it off casual and careless.

MUST have been nearly one o'clock before I got a chance to beat it out to lunch, so as I swings onto Forty-second Street I'm in considerable of a hurry. That's how I happened to plow right into the middle of this young mob of females bunched about the next entrance before I noticed anything unusual. But by the time I'd dodged around a couple and cornered off a third into a wide, husky party in a blond transformation, I decides to slow up. It was then I heard this chorus of wild squeals and panicky shrieks floatin' out from the doorway.

"What's happenin'?" I asks an excited young lady who's hoppin' up and down.

"Oh, it's perfeerly awful!" she groans. "Can't some one stop him!"

"Stop what—who?" says I.

"That wretch in the elevator," says she. "He'll kill them all—I know he will. He has the car full, and he's running it up and down like a crazy man, stopping and starting jerky, not letting them out, and swearing something frightful. They say that Madam Jezinski is in there, and that two girls from the manicure parlors have fainted, and—"

"It ain't Todd, is it?" I demands.

"I'm sure I don't know his name," says she. "It's that surly, smelly little runt with the squinty eyes—the one that's always here."

"That's him," says I. "Todd." And I does my best to smother a grin.

"They've 'phoned for the police and the owner of the building, I hear," says the young lady. "I wish they'd come before anything awful happens."

"Oh, I guess it won't," says I, "if it's only Todd."

With that I works my way out of the crowd and starts on, chucklin' a bit. So Todd had really cut loose! He was takin' it out in bouncin' around a lot of his pet enemies. Unique way of gettin' back at 'em—and one that would most likely earn him his release. But that was his look-out.

I meant to stop on my way back and ask somebody how the affair came out; but after lunch I took my reg'lar stroll up Fifth Avenue, and ran across Pinckney cruisin' along in his town car, with the usual results. From then on all schedules was off. He insists on my climbin' in, whirls me up through the park and back, drags me into a picture exhibit on the return trip, makes a stop at one of his clubs, and lands me at the Studio again about three-thirty. Havin' nothing better to do, he says how he guesses he'll trail along in too.

"All right," says I; "but I ain't urgin' it."

"Your apology noted," says he, "and such an impulsive invitation I can scarcely resist. Ah, here is your eminent assistant, Mr. Gallagher, who seems to await you with news of import."

It's a fact. Swifty Joe is scowlin' impatient.

"Well, anything on your mind besides your hair, Swifty?" says I.

"Nah!" says he out of the southwest corner of his mouth. "But there's sumpin' on the mat you might give the once-over to when you get the time."

"Ah, ha!" says Pinckney. "A hint of mystery. Excellent!"

"Since you're so strong for that sort of thing," says I, "I'll let you in on it, whatever it is."

"Done!" says Pinckney. "Proceed to the mat."

SO we files into the gym. I had to take a second glance before I places this huddled-up party with the torn coat sleeve and the rumpled hair. But as I walked around and stirred it with my foot, a pair of squinty eyes are rolled up at me.

"Huh!" says I. "Todd."

He moans out something or other, and goes through some shivery motions.

"Well, well," I goes on. "Last I heard of you, you was enjoyin' yourself fine, throwin' a scare into an elevator-load of women, with Mrs. Rosenbaum due on the scene any minute. Did she show up?"

"Ye-e-es," groans Todd.

"And you called her an old hen and a few other things, like you threatened?" I asks. "What then?"

"I—I got the chuck," says Todd.

"Didn't look for any medal of honor to be pinned on you, did you?" I goes on. "But that ain't the only job in the world, is it? Is that what ails you—or have you been home?"

He nods and lets out some more groans.

"Oh, you have?" says I. "And there was a big howl, I'll bet. But I expect you told that domestic trio of yours where they get off, eh? How did that work out?"

Todd squirms around quite a lot, but finally he gets out his report.

"They—they nearly did me up," he says.

"What!" says I. "Three women?"

"You—you never saw that sister of mine," whines Todd. "She's as strong as any man. It wasn't so much that she hurt us—as—"

Here he breaks off, sniffin'.

"Ah, come," says I. "Let's have it. What was it she did to you?"

"Spu-spanked me," sobs out Todd hidin' his head.

"W-h-a-at!" I gasped. "You let her spa— Good night! Here, Pinckney. Here's your mystery. This noble gent here on the floor is Mr. Samson Todd. Up to this noon he was elevator-man next door. He didn't like the job. Too many

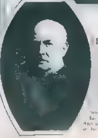
Concluded on page 15

"OVER THERE" BEFOREHAND

IT was preposterous [illegible] No Englishman would [illegible] a [illegible] to purchase articles on the second floor of a store. All [illegible] Also as cut [illegible] and bargain sales [illegible] Yankee impudence. Yet with Yankee impudence and in spite of [illegible] separate injunctions [illegible] Selfridge of Chicago erected a five story building in venerable [illegible] street and opened an American department store. When he started to advertise the other [illegible] their disapproval. But to-day Selfridge [illegible] largest store in London and [illegible] the most [illegible]

NOT [illegible] America [illegible] Europe we have exported [illegible] and brains. [illegible] American [illegible] remaining in Germany [illegible] Walker [illegible] [illegible] an Austrian court and [illegible] [illegible] [illegible] greatest [illegible] Wagnerian [illegible] grand opera [illegible] Wagner was a [illegible] sang in a church choir. But neither alone nor [illegible] has [illegible] her [illegible] Hopewell [illegible]

IF the Germans [illegible] their way they would release Harry K. Thaw from whatever asylum he may now be honoring with his presence, and substitute the American William K. Thaw in his stead. Thaw [illegible] brought down a Fokker near Ypres, and in the [illegible] part of his machine's [illegible] and, though disabled, fought off three of the enemy's airships, operating a machine-gun with his [illegible] The encounter left him with an honorable [illegible] and the [illegible] of the Legion of Honor.



[illegible] Englishmen in New [illegible] when the [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]

J[illegible] when the [illegible] Kaiser [illegible] all the edges [illegible] England [illegible] Thurston [illegible] There [illegible] Englishmen [illegible] [illegible] [illegible] [illegible]

[illegible] American [illegible] [illegible] [illegible] [illegible] Paris [illegible] [illegible] [illegible] [illegible] [illegible] American [illegible] American [illegible]

OUR P

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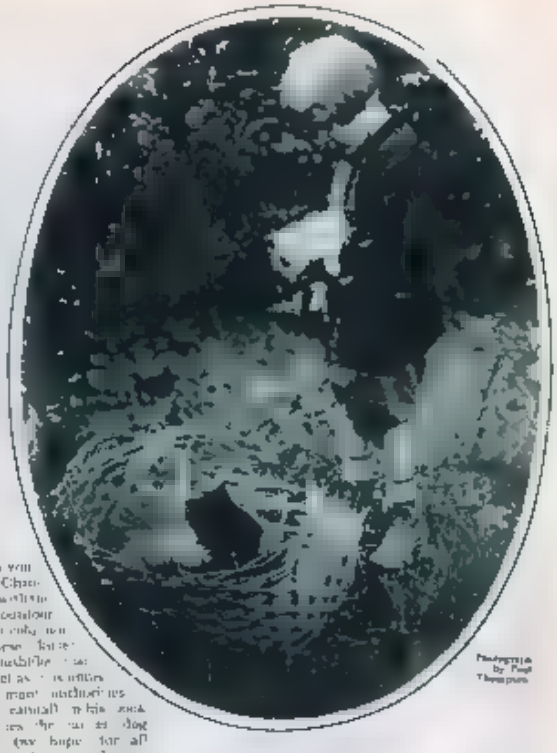


LITTLE HELPS TO EFFICIENCY

Concluded from page 10

females—old hens is his favorite name for 'em. And he's been beefin' about his [illegible] ks at home. I tried to tell him [illegible] his crook-necked walkin'-stick on his left wrist and is holdin' up his other hand.

"Tut, tut, Shorty," says he. "Chuck old chap. There may be extenuating circumstances. Who knows? Perhaps the [illegible] cous.

Pinckney is offerin' his gold cigarette case. It's a minute or so, though, before [illegible]

[illegible] personal a question, says Pinckney, "but you haven't always been [illegible] you?"

[illegible] Mr. Todd is, as I suspected, one who has fair the bludgeonings of fate, but whose head is as yet unbowed. Am I [illegible] but thunkin' it over he nods solemn

And about Pinckney goes on, "I see some of those unsatisfied ambitions, Mr. [illegible] begun Todd.

[illegible] ings you yearned to do and [illegible] it," Pinckney helps out

I allus meant to take lessons on th' accordeon," says Todd. "I can p[illegible] some—part of 'Annie Laurie' and the chorus to 'Good Old Summer-time.' I was learnin' 'Tipperary' too, gettin' along fine, when that old hen sister of mine found the thing and busted it up on me."

"Oh you!" says Pinckney. "Ah, fortunately, I trust? But gone the less there burst a rosy bubble. No more could fettered soul rise on the wings of Orpheus Still, there were other aspirations, no doubt?"

Uh-huh," says Todd, gazin' dreamy

Such as—" suggests Pinckney, letting his left eye twinkle my way.

"I should ha' been a sea captain," says Todd, "sailin' round and seein' the world, maybe smugglin' a bit, or mixin' it with pi[illegible]

Pinckney draws in a deep breath. It [illegible] He'd dug up something he hadn't expected.

"Oh, I say!" says he. "That's a whale of an ambition. But what kept you from being a sea captain, Todd?"

[illegible]

"I been a stick-in-th'-mud. Sick a [illegible] for one thing. And then I never knew [illegible] I wanted to strike out for myself, to get away where there was dangers and fightin' [illegible] share. I'd show 'em that Samson Todd [illegible]

HE'S straigh[illegible] his squinty [illegible] flicker in 'em, and he's waggin' his head rocky. I can't say whether he's funny or pathetic—a little of both, maybe. As for Pinckney, I can tell he's havin' the time of his life.

"Todd," says he, "I am almost inclined [illegible] would phrase it, you tell it well. And yet —Ah, I must quote for you my favorite [illegible] Adventures, Todd, are for the returnless."

"Hey?" says Todd

For cherries," says Pinckne[illegible] [illegible] anything. I'm over forty.

"Still," says Pinckney, "for one who so earnestly craves that sort of thing there should be some way open—per[illegible] in the very trenches, but— [illegible] what were you before you became an elevator-man

'Little of everything," says Todd. I used to sell extras down' the Spanish-American muss. Later on I peddled [illegible] nas and potatoes and such truck from [illegible] Then for a while I helped in a quick-lunch joint. That's where I got to be a cook."

Really?" says Pinckney. "You are a cook?"

"Nothin' fancy," says Todd. I can hash up common things, though. Must have had half a dozen places, but on one account or another I got—"

[illegible]

"I have the very thing for you. Heard only this noon when I was talking to a [illegible] port service. I [illegible] you know. There you are. That [illegible] m up.

"But—but say—" begins Todd, openin' and shuttin' his mouth gaspy and [illegible] who's started for the phone

[illegible] demands Pinckney

Did—did you say them cooks was for [illegible] anporer?" goes on Todd. "Steamers that carry over soldiers and supplies, ain't they, and—and get sunk by sub[illegible]

"Yes," says Pinckney. "Precisely what you want, isn't it? High adventure [illegible] the chance you've been waiting for. Shall I call him up?"

It was fascinatin' to watch Todd's face [illegible] and his skin had went was startlin[illegible] out on the sides of his nose. Then, all of a sudden, the muscles in the mouth [illegible] iffen, and up comes his head

says Todd, hoarse and husky [illegible]

[illegible] Might [illegible] wanted to do things, in a vague sort of [illegible] He'd wished and waited. And that would have been as far as he'd go[illegible] hadn't been picked up by the scruff o[illegible] neck, as you might say, and chucked [illegible] this.

Things moved fast for Todd from on, though. Inside of half an hour he'd been hustled in a taxi to a recruitin' office and had signed up. Before dark he was on a dock somewhere in Hoboken, loaded down with more clean warm clothes than he'd ever owned before, not to mention such trifles as new razors, fancy toilet [illegible] side of his favorite [illegible] ther little comforts that Pinckney and I could [illegible] lect in a hurry.

"There," says Pinckney, as we waves good-by to Todd—"there embarks a potential hero."

"I don't kn[illegible] brand," says I, "[illegible] aker good until he [illegible] ya Pinckney, [illegible] the high seas. As for the rest—we [illegible] let us wish him the best of luck and [illegible] closed. Thank you, Shorty, for a diverting interlude."

That's Pinckney, all over. Two minutes from then he was takin' his mighty intellect with the proposition of whether he should go home for dinner or stop off at the club.

I must say I couldn't forget Todd quite as easy. Maybe I thought of him a couple of times durin' the next week, when I noticed the West Indian runnin' the elevator next door. Then the affair faded out. In a month, if I'd heard the name, about all it would have called up would have been somethin' humorous about somebody gettin' spanked.

THEN here yesterday in breezes Pinckney, and instead of indulgin' in any of his usual piffle he pulls a chair up to the desk where I'm settin' at ease with my feet up, and proceeds to talk a[illegible]

[illegible] ve just had a talk with my naval friend in the transport [illegible]

[illegible]

"Don't you remember?" says he. "The one Todd shipped on as cook."

"What?" says I. "Sank her? Any how [illegible] Todd?"

I'm coming to that," says Pinckney. The *Aramgua* went over loaded with [illegible] es and provisions. She arrived safe[illegible] in spite of a lively brush that the convoys had off the coast of France. Coming back the fleet ran into quite a storm. The *Aramgua* became separated from the rest [illegible] strained a propeller-shaft. She was lying to, patching things up, when the submarine appeared. Of course she put [illegible] the gun cr[illegible] [illegible] the Huns went about [illegible] planned a few bombs. [illegible] saw something stirring under the canvas cover of the forward gun. A man had crawled out and was curling away the [illegible] He was trying to swing [illegible] to bear on them. That [illegible] first shot [illegible] the transport captain says he was watching through his glasses. The second wasn't quite so wide [illegible] air not, just at the base of the periscope. A fourth shot struck well forward. There [illegible] like a rock.

"The man on the *Ara*[illegible] firing, shot after shot, as [illegible] fast them in, when the bombs began to go off. One exploded amidships, another in the stern, and the third sent [illegible] forward deck high in the air. The [illegible] man and his gun went with it—to kingdom come. But he'd done his work. Shorty, can you guess who the fellow was?"

"You—you don't mean," says I, "it was Todd?"

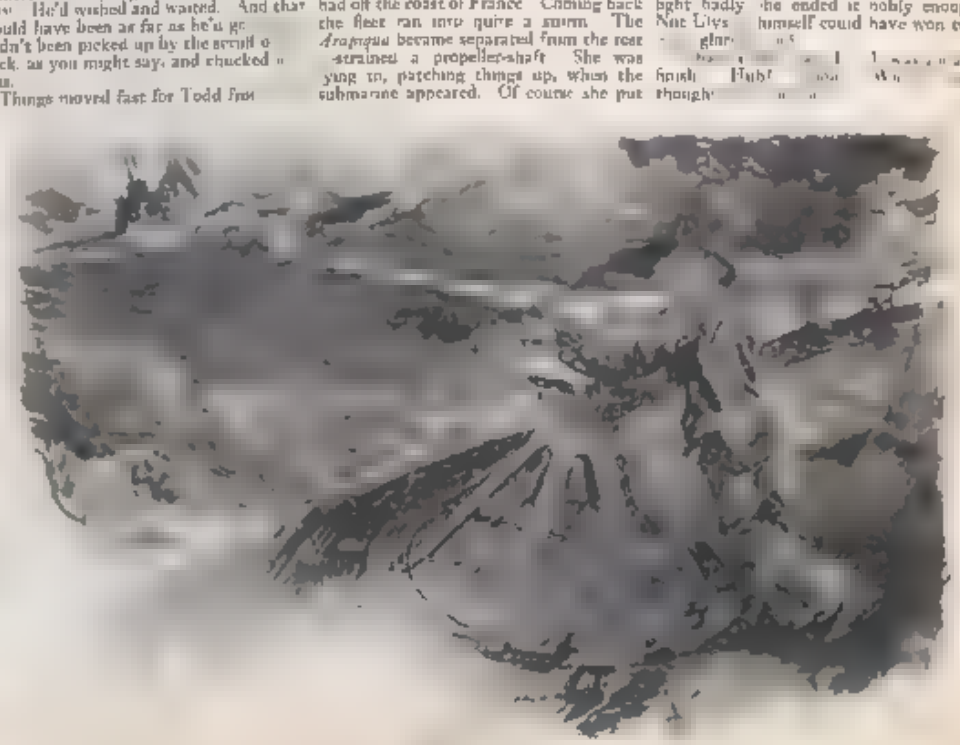
[illegible]neckney nods

[illegible] Todd, hem[illegible] he transport captain recognized him through his glasses. Besides, he was the only man unaccounted for, and, so far as known, the only one on board, besides the gun crew, who could load and fire the three-pounder. He had begged so persistently [illegible] he shown how that the men had humored him. It seems he thought he might be made a gun captain on the next trip."

"But how [illegible] he come to be hidin' there under the canvas?" I asks.

"Couldn' [illegible] pass over that?" says Pinckney. I suppose he did begin the fight badly. He ended it nobly enough. Nat Lyon himself could have won to a [illegible] glor[illegible]

[illegible] finish. Hah! [illegible] Wh[illegible] though[illegible]



"The man on the 'Aramgua' was still firing shot after shot, as fast as he could feed them"

THE MELTING POT

In Which the New Books and Magazines are Boiled Down to Give You Fifteen Minutes of Health Efficiency, Travel Biography, and Adventure

PICK THE UNKOWN MAN FOR THE BIG JOB

WHEN I took hold of Bethlehem the second time, I didn't take on well known steel man from [illegible] says Charles M. Schwab [illegible] name. I selected fifteen young [illegible] of the mill and made them my partners. I believe in unit-stamina. I believe it will eliminate [illegible] problem.

"If you want anything well done in life, don't engage a man of great reputation to do it. Get a man who has his reputation to make, he will give you his very best individual, undivided effort.

"Of the fifteen I selected nor one has proved a failure. I am proud of that and proud of them.

"One of them was a crane fellow at $75 a month. He is now earning five times as much as any other steel employee in the United States and is several times a millionaire. This is Eugene G. Grace, president of the Bethlehem Company, and the man chiefly responsible for [illegible]

THE CURE OF MRS. BROWNING

Elizabeth Barrett was [illegible] recently re[illegible] covered to [illegible]

THERE are powerful medicines whose [illegible] every wise doctor respects; [illegible] reminds us powerful medicines: faith and hope and love.

[illegible] and and a well [illegible] hardly live together and mind will [illegible] me corrupt the flesh. And here is no greater miracle than the healing action of [illegible]

Edward Everett Hale has letters to his mother [illegible] wife Ralph Waldo Emerson. *Letters of E. E. Hale*, by his [illegible] Brown & Company.

DOES IT PAY TO PRAY FOR THE SENATE?

THE sessions of the Senate and House [illegible] with prayer. According to the old [illegible] the preacher "[illegible] and prays for the country." [illegible] the prayer does the Senate any good is a [illegible] Edward Everett Hale had his doubts. In his *L[illegible]* [illegible]son (Little, Brown & Company), is a letter from him to his wife.

"I am glad Foster asked me to make the prayer opening the session of the Senate and am glad to make it. You have a f[illegible]

[illegible] Plato's Symposium [illegible] challenging the other side to show poet or statesman who had not extolled the [illegible] of wine.

WHY ENGLAND RULES ONE FOURTH OF THE WORLD

THE [illegible] and brown and yellow man—and to hold it.

"When I was last in Kerbela I enjoyed the privilege of a conversation with the chief Mujtahid," says Canon Tarbit in his book on Mesopotamia (Hodder & Stoughton). "The Mujtahid came into the [illegible] sulate whilst I was there, and remarked how great an admirer he was of the British race. He knew nothing [illegible] and [illegible] visitors or gathered the same impression, that the British authorities were distinguished for their honesty, truthfulness, and justice. He gave me two illustrations from his own experience—one when Sir E. O'Malley was sent all the way from Constantinople to the city of Bagdad for the purpose of giving a fair trial to a miserable Indian Moslem who had murdered [illegible]

pense for the purpose of dealing justly with a miserable outcast who happened to be a British Indian subject, and what a contrast to the corruption of the Turkish area.

"Then, also, he reminded me that a former King of Oudh had, at his demise, left the whole of his private fortune for the endowment of the charities of Kerbela. The annual income from these invested funds, amounting to thousands of rupees, passed annually through the British Consulate-General to the Consular Agent at Kerbela, and was faithfully distributed [illegible] to the rightful claimants without [illegible] diminution or loss. Some [illegible] ally have been 'taxed,' as the Arabic language would say. 'For all the officials of the Turkish Empire,' said the Mujtahid, 'are gifted with "sticky fingers."' Whenever money has to pass through their hands, and especially if it [illegible] purses, some of it inevitably remains behind. Don't you remember, he said, 'that the Sultan Abdul Hamid was once watch[illegible]

"We can do more wonderful things in Turkey, for once I had a Mr. [illegible] Marine who swallowed a battleship. The money was provided, the battleship never appeared, but the money disappeared."

WHAT IS GOD?

A LIGHT in a locked room,
A star over a sleeping city;
A [illegible] the wilderness,
[illegible]
A bandage [illegible] to a wedding;
[illegible]

By Brian Padraic O'Byrnam, from "Our Drift" The Four Seas Company.

HAS WOMAN GREATER ENDURANCE THAN MAN?

This Ainuan girl who is home-steading in Canada will stand up to physical exposure better than a man in the long run.

THERE is no reason why women [illegible] make as good soldiers as men, according to Winston Fleming in *Illustrated World*. They have as much [illegible] they do not surpass men in [illegible] withstand exposure and [illegible]

[illegible] At least, Darwin says that the highest [illegible] now extant are polygamous. If they were polygamous there must have been an [illegible] of females [illegible] only two ways either [illegible] births, or a greater [illegible] of life in those females which were born.

"But we know that at the present time is a plurality of male births everywhere. If this was the case likewise in those primitive times, the hypothesis of a [illegible] ape-women must be accepted. Perhaps from these 'Eves' it has descended to her successors."

And to this Dr. R. Tait McKenzie adds:

"While women are less adapted for strenuous muscular work, their larger amount of fat enables them to stand exposure and physical hardship of long duration even better than men."

PERISHABLE

[illegible]

SPEAKING THE AMERICAN LANGUAGE

IF you tell an Englishman that your daughter's beau is a sophomore, or that a little girl with bobbed hair is peeking through a crack, or that your work is progressing nicely, he won't know what you mean. You may take the [illegible] and "progress" in [illegible] Skeleton, and tel[illegible] originally came straight from Cambridge but it will never convince him. They went out of the mother tongue centuries ago, and that we still cling to them only shows the deep conservatism of Americans. Says C. Jefferson Weber in the *North American Review*.

Not only are a great many of our common words obsolete in England, even more of them are used with a wholly different meaning. "Corn" in America is used only of Indian maize, in England it denotes wheat, barley, or other small grains. A billion in America means a thousand millions; in England a million millions. R[illegible]d we in America usually mean "repaired", but our British friends would [illegible] hed" [illegible] sounds absurd to an [illegible] When he uses the word guess it is always in the sense of working out conundrums. But our usage comes straight from Shakespeare.

WHAT ARE THIS MAN'S MEMORIES?

IN a fourteen-room flat that could advertise no modern improvements, in the town of Tobolsk, noted as the distributing point for Siberian exiles during the reign of the late Czar, lives one Nicholas Romanoff with his wife and their five children. . . . They hardly live simply, for they are entirely dependent on public charity, and their income is limited to $1000 a year.

There is no steam heat in that house, no electricity or gas, no running water. Water is carried up from the river every day by the . . . in wooden pails, and water from the outdoor well is brought in buckets.

Mr. Romanoff and his wife have two rooms in the flat, their four daughters have two, while Alexis, their only son, has a room to himself. The rest of the floor is reserved for their four servants, while the floor below and most of the yard and street near the house are occupied by four hundred revolutionary soldiers, one hundred of whom are on constant guard. The work of the soldiers can not be taxing, as Mr. and Mrs. Romanoff are allowed to leave the house only to go to church, and once a week to the public baths.

All the food allowed the Romanoff family is purchased by officers of the guard. Since they are allowed no guests, the simple fare provided by their revolutionary caterers is doubtless sufficient.

Ivan Narodny, quoted in the *Literary Digest*, contrasts their present home with the homes from which they recently moved:

"Contrast these quarters with those the Romanoffs formerly enjoyed at Tsarskoe Selo, at Peterhof, at the Winter Palace in Petrograd, at Livadia in the Crimea, and the twenty-odd principal palaces they possessed. The Peterhof palace is so large that a person can lose himself in it, and two hundred servants were employed solely to steer guests through it. The Hall of Mirrors in the Winter Palace at Petrograd was two hundred feet in length. The principal living-room of the Romanoffs at present is fifteen feet by ten.

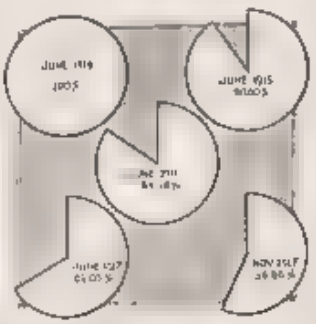
"Tobolsk is a town that should have haunting memories for the fallen Czar. It was formerly one of the stations through which the miserable exiles passed on their . . . to Siberia. From its windows he . . . see . . . of the best Russians were herded like animals while waiting to be forwarded to their . . . ving death in the Siberian mines.

Nicholas Romanoff, it is estimated, was responsible during his reign for the exile of not fewer than 200,000 men and women to Siberia. He is now able to experience a small measure of the suffering which he inflicted on so many other individuals."

HOW YOUR DOLLAR HAS SHRUNK

PURCHASING power of a dollar at 100 per cent in July the war broke out is value to-day is just a little more than 56 per cent. At least, that is the figure arrived at by Arthur L. Lee, a certified public accountant, whose chart and figures are quoted by the New York *Times*.

Mr. Lee bases his calculations on a study of fifty articles of food of various kinds. Fuel and light were included among the fifty articles the showing would be even worse; and it would be easy to include articles of clothing and household use to add further to the gloom.



The chart gives you a graphic portrayal of what happens when millions of men are taken away from useful industry, and the whole effort of the world thrown into destruction, while the printing presses of all the nations are kept busy printing bonds. Incidentally, it serves to remind you that the dollar you save to-day and put away in a government bond will buy much more when the government pays it back to you ten or twenty years from now.

IT MAY BE THE ALTITUDE

IF you are constantly irritable, it may be that the altitude of the city where you live is too high for your particular temperament.

[illegible] altitude does affect the disposition, as the [illegible] of a number of Los Angeles for a [illegible] testify. It was the reason why a deputy sheriff of Los Angeles, who is a Pike's Peaker according to the writer in [illegible], had to [illegible] because the [illegible] there makes visitors nervous and fretful. Sometimes the altitude is blamed for the quarrels that break out suddenly in the mountain mining camps in the West. When Mexico [illegible] the Czar of Mexico [illegible] struggle persists and calamity stalks, the stranger is reminded that the metropolis sits in a saucer more than 7400 feet above sea level.

HE SAILED WITH PERRY IN 1852

The [illegible] one [illegible] [illegible] a visitor at [illegible] Florida, [illegible] surviving member of the famous Perry expedition. All of [illegible] are dead [illegible] the background [illegible] officials appointed [illegible]

No Advance

Stop the Rainy-Day Cough

Does dampness mean a husky voice with you? Does a cold, penetrating, rain-laden wind fill up your throat and start a distressing cough? Stop it before it begins. Arm yourself with a box of Smith Brothers' Cough Drops and slip one in your mouth at convenient times. A Drop at bedtime, another in the morning to clear the throat, and one to guard against the damp air every time you go out.

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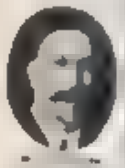

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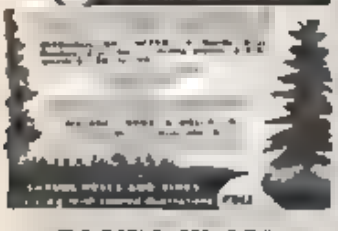

BARGAINS IN SEEDS

[illegible]

YOUR WAR GARDEN

He Invented the Slot-Machine Lunch

WHAT could be less inspiring than washing dishes in the kitchen of a noisy restaurant? The clatter of plates and the constant jangle of pans and pots is enough to crush the very hope out of an ordinary human being.

Yet such was the environment of the boy we're talking about when he washed dishes down [illegible] New Orleans restaurant more than fifty years ago. But he was fairly [illegible] to the details of his disagreeable job. He scrubbed and scoured from dawn till dusk. At the end of each week he collected three dollars from the boss. Around the place they called him "Frank."

His full name is Frank Hardart and he is now the owner of seven seven lunch cafés in New York and Philadelphia. They are known as Horn and Hardart's, and their Automat on Broadway in New York City is one of the sights.

And young Hardart, who is now nearing around his sixty-seventh year, is just as aggressive as when he worked in the New Orleans restaurant. There he learned [illegible] fit an as conditions required. Often [illegible] studied the whims of men. Two things [illegible] impressed upon his mind quite forcibly—most men were irritable at meal-[illegible] could be kept without losing its flavor. His coffee made a reputation for the St. Charles Street place.

It took in only $60.95 the first [illegible] circulated, and the second week business took a jump.

In a very short time it was a case of standing room only in the cabloid lunch shop, and a second place was opened on South Eighth Street. At [illegible] time this was Philadelphia's business section of the city, and hus[illegible]

mark.

Success succeeded as only success does, and in a very short time Horn [illegible] the central section of the city. They had twenty establishments in Phila-[illegible] when this was written, but will probably have more by the time you read it.

A study of the crowds that thronged his places convinced Mr. Hardart that the great American [illegible] of lunchers demanded speedy [illegible] a few years ago in Philadelphia he started his first automatic lunch-[illegible]

The new establishment had many features that appealed to the public. [illegible] good feature was the speedy service. At the present time there are eight H. & H. Automats in Philadelphia and several in [illegible] ranks. The waiter of to-day is the manager of to-morrow. And, that the large [illegible] allowed to become stockholders in the concern.

Despite his big interests, Mr. Hardart [illegible] business.

Often nowadays Mr. Hardart drops into [illegible] coffee just to see if it's as good as he used to make down in New Orleans.

John C. Collins.

Street. Hardart, who was then about thirteen years old, had to start and grind [illegible] Al-[illegible] police and diplomatic. He agreed with everybody, and therefore everybody agreed with him. The boss was wise [illegible] made by the enterprising youngster that made it stand out. There was a marked [illegible] ran them. The real secret of its quality was that young Hardart knew how to blend the coffee, how much cream to add,

Opportunity came to him in the shape of an advertisement for a manager who could open and run a lunch cafe in the [illegible] vertiser was Joseph Y. Horn. Hardart got the job.

The suggestion to sell only honest-to-[illegible] Orleans coffee could be had for five cents a cup. Quick-lunchers generally had the way it was headlined, decided to give it a try. The place opened December 22, 1888.

How We Built Our Home in Six Days

JOHN and I were married nine years [illegible] home the first years, but we [illegible] place, there were slack times, and after that our three children arrived, a year [illegible] a half apart. So it was only last year that we had saved enough to be able [illegible] children, we grew more and dissatisfied with our cooped-in, rented flat, but still, with building ma-[illegible]

Then, one day, my husband came home [illegible] no plaster.

[illegible] uch better it would be for the chil-[illegible] we could get a small outright loan. before we went to sleep we had decided that we would make the effort.

The next morning John told some of [illegible] plan.

[illegible] noon, and then announced that the first Sunday he started to work they would all give him a hand. They said John had helped them on various occasions, and the heartening effect their offer had upon John.

John is one of those people who are su-[illegible] fast, never make an opportunity for any [illegible] cept to himself, his friends would turn [illegible] ready at noon. On Friday night, however,

It turned out to be a perfect day in late August—one of those just warm days that carry a hint of autumn in the air,

The men were in fine spirits, and how [illegible] second, he was immediately called down, [illegible] on the job. The dinner was fine, too—the roast of meat cooked out in the open over a bed of charcoal, and served between buttered slices of bread, with roast po-[illegible] the post-holes—for, since our lot had to be filled in instead of excavated, we decided we would save immediate [illegible] work

[illegible] picnic

[illegible] course, we hired the sewer digging and [illegible] city. Most of the men who worked with us are already planning for homes to be built in th[illegible]

What is the "Athlete's Heart"?

By JOHN B. HUBER, A. M., M. D.

THE athlete's heart comes about by reason of incomplete closure of the cusps, through which the heart pumps its blood the aorta, the artery [illegible] So, at every

arteries of the body

The leak may have come from too violent muscular effort, as in lifting running, bicycling, ski-jumping, boxing, wrestling, and especially the tug-of-

In such cases, however, the valve has usually been weakened through some previous ailment, such as rheumatism, malaria, typhoid fever, or alcoholism.

The returning blood clogs up the heart chamber wherefore overgrowth of that organ occurs, the heart muscle reaching so great a degree of overgrowth that doctors speak in such cases of the "bovinus (the bull's he[illegible] The water hammer pulse is also characteristic of [illegible] pulsating immediately under the doctor's fingers at the wrist the powerful forcing out of the blood by the heart-beat being followed by its instantaneous return

Sufferers from athlete's heart experience acute [illegible] eats, and faintness [illegible] rising suddenly Even the slightest exertion causes palpitation and shortness of breath. The neck vessels throb. Sleep is disturbed by dreams and nerv-

Dr J F Hei writing in the *Archives des Maladies du Coeur* about t athlete's heart, considers the case of the proprietor of a physical culture school Paris, an X-ray of whose chest showed the aorta nearly as dilated as the heart

This case, with others described by Dr Heitz, confirms the views of wise physicians that athletic training, though admirable within bounds, is harmless only when the heart muscle has not already been damaged by some infection or in-

Wherefore, before you go in for too strenuous sport, be sure your heart is right

Hooverism May Lengthen Your Life

COMPARING the death rates for the two years 1879-81 and the two years 1909-11, Wilmon H Guilfoy, the Registrar of Vital Statistics of the New York City Health Department, recently pointed out the very great decrease in recent years in deaths of persons under forty, and the very alarming increase in the death rate of persons over forty.

In other words, modern life in cities children and killing men—

until in very plain—worry, hurry, and too much food.

If Hooverism gets into your house earnestly enough to make a really radical cut in your daily food consumption, you may get up from the table a trifle unsatisfied, but you will almost surely be lengthening your life

Locating Bullets with a Magnet

HERE is the latest development of war ding to Surgeon-Gen-

has not penetrated very it may be exactly

close proxim stance. The

"If, however, the bullet has gone too far for this, the magnet and a srethos are placed at opposite sides of a patient's body The latter instrument is then moved over the place which is thought to be closest to it. When the nearest point is arrived at, a sound got unlike a 'steamboat whistle' is heard. The skin is then marked at this spot, and the surgeons may operate without the neces-

He Just Doted on Junk

DR. E. J. ELIASON as reported in the *Journal* of the American Medical Association, operated on one J. S. J. S. was prone to melancholia Patients taken that way have been known to contract

Eliason, and operated—removing 213.

And yet, much of the rigid bulge remained—in fact, as afterward discovered, three pounds of it, all contained within the stomach and packed pretty tightly

organ, which resembles a bag [illegible] stones. J. S. had vomited a rusty brown fluid, which was examined for blood and

hen, was the nature and sub nce of this anomaly? Opening th mach, 452 foreign bodies were found to wit, nails, pins, tacks, spoons, hooks,

that it had to be pried apart before it would come loose. The stomach thus emptied was sewed up and the patient was returned to his bed in the hospital ward

bow much the human system can stand

The National Beverage

SINCE Mr. Bryan, when Secretary of State, served it at a dinner in place of wine, grape juice has sometimes been referred to as the "national beverage." Now comes science to point out that the nation surely do much worse than adopt the the grape and the orange as its

have consumed 300 calories (heat units); and orange juice is about half as rich in food values.

According to the computations of Professor Fisher and Dr. Fiske of the Life

get in two small lamb chops, two large dishes of baked beans, two ounces of two ordinary side dishes of sweet two large potatoes, two good thick

them, these be ges, provided directly by nature, contain a considerable portion of sugar, which lend a distinct and valuable food value to the product Drink an ordinary glassful of grape juice and you

thirds of an ordinary piece of cake, two pie, two four apples loupe, half a glass of cream or a whole glass of milk

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PATENTS

Who is She?

SHE is known as "the Queen of Science." Her father was one of the [illegible] dolls she [illegible] ith sound waves, electricity,

fear for Russia laid a heavy hand u[illegible] her people, and she dared not even speak

So, when she was twenty-four and her father had died, she escaped to France In Paris she walked from laboratory

allowed to show what she could do. At last she got a job at the Sarbonne—so

Nights she went to the university.
She married a fellow studen[illegible] nd the

eams with light waves, particularly se from the curious new substance, wn as uranium, which scientists had discovered could pass through wood and other objects opaque to sunshine. It the wife who discovered that purch blende, the black materia[illegible] from which was extracted, gave off more powerful rays than the isolated substance self, and came to the conclusion that there was some other element in the ore which, if extracted, would prove more valuable. With infinite patience she worked for this unknown substance. At last two new elements were separated from pitchblende—polonium and radium She awoke a few days later to find not only Paris, but the whole world, ringing with her

Now she lectures in the university which she attended as a poor apprentice girl at the Sarbonne, to people who have come from all over the world to hear her men of research and science—even kings and queens.

Who is she.

This is Dr Alexis Carrel, the [illegible] we told about in the February 2d

The Surinam Forest—*Continued from page 7*

see Rice & Greenough serve its opportunities in the world, and not be just an old [illegible] why, I—I—I'd rather sell [illegible] the way of progres

The old man still looked at his [illegible] "Progress!" he said, almost in a whisper "Progress! You don't want to st[illegible] n the way of progress!"

With each repetition of the word his [illegible] thumped the desk again, and this time let the lid lie where it fell.

He started to rise, pushing aside Mar[illegible] him. He took his

[illegible] my private papers and things up to Dobbs Ferry. You and I will see this thing through from there, old friend

He put out his hand and touched Marvin's arm affectionately: then he extended his hand to me with grave courtesy, and without another word he left the office

BY summer the deal had been entirely [illegible] ut through, and, though the old sign was still over the door, we were a part of the vast corporation, with Tom Greenough as manager. His father had never again set foot in the office after that fateful morning. The personnel of the office began to change at once. The old book-keeper went first of all—God knows where. His [illegible] brunette touche[illegible] beard, no longer cut against the dim light at the end window of the counting-room

men appeared, better dressed men and, I must admit, better paid men. Tom

a second August saw us the scene of fever-

now with a wall of mysterious aloofness and an air of tremendous consequence and hurry. We began to feel a sense of strain, of overwrought nerves, of frequent weariness.

[illegible] ed into the private office, with her pad. Bertha was one of the employees who had been retained. Tom had got used to h[illegible] and depended on her accuracy and her u[illegible] failing neatness. I think he meant to be kind to her, but he was constitutionally incapable of treating her very differently from a dictograph, and she was one of those colorless persons—they are more numerous than the world suspects—who must have kindness or home tie[illegible] as they [illegible] nd who can not cop[illegible] the knockabout associations of business

That I wasn't kinder to Bertha myself will be one of my lasting regrets. Yet we were all so busy, so worried, some of us, about our own jobs, and certainly i[illegible] ltimately have occurred to the a[illegible] ether, that his humane du[illegible] ing Bertha McCloud to the th[illegible]

But I

[illegible] pecially overworked, distinctly snappish. I thought it was nerves, and association with Greenough she was getting his manner. And when she snapped at me one day, I too being on edge, I was angry and left her abruptly. Later, to my amazement, I saw her furtively mopping her eyes; but I was too stubborn, or too obtuse [illegible] ghtless, to make amends

Well, she came out of the private office [illegible] hat July day, after a rather lengthy [illegible] session, and sat down to her machine with

a clean copy. That evening, when I was ready to go—and I was nearly the last to leave—she was still writing.

Be Brawny and Clear Brained

[illegible] ing

[illegible] ng

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MALE HELP WANTED

[illegible]

FEMALE HELP WANTED

[illegible]

SITUATIONS FARMS WANTED

[illegible]

MISCELLANEOUS

Circulars Photograph. Big earning Blue joints free. Works [illegible] and up.

FOR SALE

[illegible]

FOR RENT

[illegible]

MISCELLANEOUS WANTED

[illegible] brait Mass., or write [illegible] Ave.

in her eyes. "This is for myself," she answered.

"Some work outside? You do enough here," said I.

She glanced furtively around.

"I—I'm making a copy of a report he translated to-day," said she. "I—I'm keeping it. It's wonderful! It takes me far, far away from here. Read it!"

She pulled the completed sheet from her machine, and passed it over to me. This is what I read:

SURINAM FOREST DEVELOPMENT COMPANY

The forest area of Surinam is calculated to contain 14,000,000 hectares of tropical woods, miles and miles of virgin timber stretching back from the sea along the rivers (Marowyne, Commewyne, Surinam, Saramacca, Coppenname, Nickerie, Coranty, and their affluents). The mangrove grows in the swampy, salty lands of the coast, perched high in the air on its scaffolding of stilt roots. Reeds of higher land are covered with the poisonwood. Along the Nickerie are forests of greenheart growing 90 cm. in circumference straight up for fifty feet or more. As a rule the woods are all growing together, browneheart and partridgewood, ironheart and cinnamon wood, purpleheart and the curious snakewood that has a bore spotted black and red. This core the Indians cut out and carry long distances to float it down the rivers to the coast. As you go up the rivers beyond navigation and beyond the reach of the railroads, you go into wonderful untouched riches where only the bush negroes, descendants of runaway slaves, pad about on silent feet, collecting balata gum.

And here is the unrivaled chance for American capital. Mile upon endless mile of Surinam forest, waiting in dim silence, with all its wealth of timber and precious gums and nuts and tannin juices and rare woods, for enterprising surplus American capital. And underneath the forest aisles are mineral riches whose extent can only be guessed at. There are little rivers whose shallow waters run over sands where gleams yellow the gold that has been washed down from some hidden treasure mine of the Incas in the distant ancient hills.

I have spent my whole life in improving and creating useful products in the tropics, and never have I seen such an opportunity for capital to realize enormous and immediate profits as there would be in a company to exploit this vast hinterland of Surinam, searching out and acquiring properties, extracting, cultivating, and selling the natural wealth of the region.

And now is the time for American wealth to acquire concessions—when the wealth of Europe is going up in a vast holocaust of shot and shell. LOPEZ PANCHO DE GOYA.

"It sounds like Hudson," said I.

"It sounds like heaven!" she answered, taking the paper from me and snatching it to her breast with a strange, passionate gesture.

It was on my tongue to say, "Come down to Brighton Beach with me for dinner"; but I didn't say it. I saw her big, awkward figure, her plain face, and though I pitied I said nothing. I have no excuse to offer. Simply that is the way men—or most men—are made.

THE next day the hot spell began. If you have worked in New York in a hot spell, you know what that means. People stand it for about so long, and then they begin to crack. The long nights without relief have much to do with it. They begin to look jaded, to speak crossly, to show unwonted irritability. Their nerves play them strange pranks. All the city seems to be expecting something that they despair of coming.

Our office was affected with all the rest, but worse, perhaps, because we were on the ground floor, between two narrow streets, with the constant roar of the elevated almost overhead. By the third day, working aimless, my shirt damp with perspiration, my soft collar wilted, I thought I should have to scream whenever a train went by. One of the telephone girls fainted a couple of times, and had to be sent home. But Bertha McCloud kept plugging away at her machine, driven as hard as ever; for the boss (who had a house-boat now) came in each morning after a cool night on the water, with a head full of schemes or a new translation to dictate.

About twelve o'clock, Tom Greenough came striding out of his office to her desk.

"See here, what does this mean?" he demanded, in a tone the whole office could hear. And he began to read a sentence—a perfectly commonplace sentence about a coffee shipment, which ran something like this: "—2000 sacks delivered at the dock, where mile upon endless mile of Surinam forest is waiting in dim silence, by October 15th—"

"I—I don't know—" Bertha stammered.

"You don't know?" His voice cut clear and hard in the tense, listening silence of the office. "Well, I advise you to find out. Now copy that letter over, and see that such a blunder doesn't happen again!"

He tossed the sheet down on her desk, and strode away. One of the other girls moved quickly and impulsively toward her, as she fell forward over her machine in a storm of hysterical weeping.

"I can't help it," she sobbed. "I can't help it. That forest is in front of me all the time. It's cool and green—cool and green—cool and green!"

She made with her hands as if to brush the vision away, grabbed the crumpled sheet, and once more set feverishly to work.

"You'd better make her rest at the lunch hour," I cautioned, and the other girl nodded.

But she wouldn't rest. She wouldn't even eat. When I left at one she was back at her machine. When I came in from my lunch she was in the boss's room. He left early, and she remained till long after five, typing apparently from her mass of notes—or so the janitor said; for the rest of us went early, urging her to also, and meeting an almost hysterical refusal.

THE next morning, after a fourth night of still more intolerable heat, the stenographer who had tried to make Bertha rest the day before came to me, and said in a nervous voice:

"I don't know what's the matter with Bertha. She's just sitting at her machine, staring at a piece of paper."

I walked softly up and glanced over her shoulder. The paper was her worn and crumpled copy of the Surinam forest report. Her lips were muttering silently, as if she were reading it with dumb speech.

"We must get her away before the boss comes," I whispered. "We can say she's sick all right."

But how should we get her away? The other girl suggested to her that, as it was so hot, the order had come to take the day off, and they would go uptown together. But Bertha only laughed, and shook her head with the stubbornness of a child. We were casting about for other methods, when Tom Greenough came in, unexpectedly early. A boy ran to report it. We heard him in his office, rummaging around on his desk, which for the first time in a year Bertha had not arranged with the neatness and precision that he had come to depend on. Then, suddenly, he appeared, a letter in his hand, and we all fell back and tried to look unconscious. He walked over to Bertha, held out the letter, and said with icy sarcasm:

"It will doubtless interest Harnden & Company greatly to know that reefs of higher land in Surinam are covered with poisonwood, but it chances the information I intended to convey was that I need a new radiator for my car. Have you any explanation?"

Bertha emitted a sudden loud, hysterical laugh which changed into a sob and then into a scream of terror. Her eyes were dilated and looking straight ahead down the counting-room toward the window where once the old bookkeeper had sat. She threw out one arm and pointed.

"There—there she is!" she cried. "Oh, poor Bessie, she's eating poisonwood! Stop her, stop her, somebody, it will poison her milk, it will kill her! I can't get to her through all those trees. They're stifling me. I can't get any air! Give me some air, somebody, quick, quick! Take away those trees—they're all spotted black and red—they're like snakes—oh, they're coiling round me!"

She snatched convulsively at her throat and ripped her waist open with a tearing sound that was like a snarl in the tense

This magic spot ends corns

PLACE it on your throbbing corn tonight. It takes but a second. Relief will come instantly, because the felt ring relieves all pressure.

The medicated spot of wax soothes while it works.

You will wonder why you waited so long.

Tomorrow your corn will not hurt as it has today.

And within 48 hours the corn will come out easily, painlessly.

Blue-jay is the gentle, certain way, discovered by a great chemist. Blue-jay Plasters are made by Bauer & Black, famed for surgical dressings.

Paring Is Extremely Dangerous

and only a makeshift. Infection is possible. Harsh and mussy liquids are disagreeable.

Blue-jay is irresistible to the average corn. Once in a while an old and stubborn corn requires a second treatment.

Tonight prove these truths yourself. It costs so little. Then you will never let a corn hurt again.

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B&B
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For Corns

Stops Pain Instantly
Ends Corns Completely
25c Packages at Druggists

How Blue-Jay Acts

A is a thin, soft pad which stops the pain by relieving the pressure.

B is the B&B wax, which gently undermines the corn. Usually it takes only 48 hours to end the corn completely.

C is rubber adhesive which sticks without wetting. It wraps around the toe, and makes the plaster snug and comfortable.

Blue-jay is applied in a jiffy. After that, one doesn't feel the corn. The action is gentle, and applied to the corn alone. So the corn disappears without soreness.

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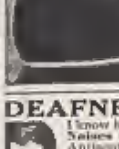

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office. The other girl and I and a clerk sprang toward her as she fell forward, beating at her desk now with her hands, as if it were in her way, blocking her path.

Tom Greenough jumped back. "What's the matter?" he cried.

"She's caught cold!" said the stenographer, giving him a look of undisguised hatred, as we half carried her, muttering and gasping, to the rest room.

THEY sent an ambulance from Bellevue and took her off to the observation ward, as the euphemistic title is. We looked up her address in the office, and the stenographer and I set off for Harlem, to try to get some clue to the whereabouts of her sister, of whom she had once spoken to me.

"I wish I'd done better by her! She didn't have any friends, I guess," said the girl.

I could say nothing.

Presently she added: "It's terrible, this heat, when you haven't got friends."

We found her room, a back hall bedroom, with a little gas stove on which she evidently cooked breakfast. It was a dark, small, hot room, unadorned save for a photograph of a girl—no doubt the sister—on the pine bureau, and a framed picture of a cow on the wall.

"Bessie," said the stenographer, and turned away. "God! to have only a cow to love!"

Among her meager effects we found a few letters signed "Mary," evidently the sister—and we wired at once to Mary McCloud in the up-State town from which they were postmarked. It reached her, and late that evening the girl arrived, the girl for whom poor Bertha had sacrificed so much. I met her at the station. She was smaller than her sister, and better looking, with a kind of doll-like prettiness. She was far better dressed, too, in a shoddy imitation of the New York fashions. Not so much deliberately selfish as shallow and thoughtless, I decided, as I took her in tow and listened to her repetition, over and over, of the statement that there never was any insanity in either branch of the family—it must be just the heat, mustn't it?

I left the poor child at the Martha Washington, and the next day we went to the hospital.

"Rest and quiet, under treatment—a long rest, and then possibly—" and they named a sanatorium.

"But how can we? How'll I live? I've got another year in Normal!" gasped the poor sister, face to face suddenly with this reality.

There was nothing for it but to heard Tom Greenough. I told him the facts. He bit his lip. "My own expenses are at the limit of my income," he said. He bit his lip again. "What's the charge?" he added.

I named the figures I had secured. He drew in his breath, then took out his private check-book and wrote a check.

"Here's enough for three months," he said. "That's generous, I'm sure. She's a strong country girl. Besides, the sister will have to turn about and support *her* now. That's life, my boy."

He gave me the check, with a generous flourish, and later I saw the two poor women embarked on their sad journey to the sanatorium. I paid for a nurse to accompany them, and asked Mary to write to me.

But she never did. That was the end of Bertha McCloud in our office, and our lives. In telling her story I have probably made you feel but little of her personality, of the secrets of her life. But perhaps that is just the essence of her story. She came into the whirl of the Street, colorless and unimportant—a human dictograph. We never knew her, never tried to know her. And because nobody can be a human dictograph, because somewhere each of us has a soul that hungers, she broke. But of one thing I am sure: she should have stayed on the farm with her cows. I can fancy her at milking time, or with the chickens all about her as she scattered the corn—and the picture is fitting and pleasant. I would it were the only picture I could see when I think of her!

This is His Week

CHARLES DARWIN'S father, a busy, impetuous, clever man, was annoyed by his son's idleness.

"You care for nothing but shooting dogs and rat-catching!" he cried. "You will be a disgrace to yourself and the family."

He could not know, of course, that the deep knowledge Charles, twelve years old, already possessed of insect and animal life in meadow and field would one day bring him a distinction second to no one's else in his day and time. The boy was sent to study medicine in Edinburgh, but he could not stay away from the fields. He was forever out ransacking them for specimens. Beetles were his joy.

"One day," he tells us, "I saw two rare beetles, and joyfully seized one in each hand; then I saw a third—rarer still. I could not bear to lose any of them, so I popped one into my mouth to hold until I had secured the other. It nearly bit my tongue off—but I got them all."

In despair Darwin's father permitted his "beetle-hunting son" to go on what he sorrowfully termed a "bugging" expedition to the coast of South America. Young Darwin returned and wrote such an interesting book on what he had seen and found that his father admitted that there might be "something in it," after all.

As early as 1838 Darwin had evolved a theory which he called to his intimates "evolution." Before presenting it to the general public he wanted a mass of proof too solid to be doubted. It took him twenty years to do this. In 1858, when his book "Evolution" was ready for the publisher, he learned that another naturalist—A. D. Wallace—had finished an essay expounding exactly the same theory. Darwin generously offered to allow Wallace the honor of publishing first; but it was finally decided that the two works should appear simultaneously, and the two men shared together the glory and abuse their theory brought them. A few years later, when Darwin's "Origin of Species" appeared, the first edition was exhausted in one day. His "Descent of Man" caused a similar sensation. Careless readers and random thinkers persisted in believing that Darwin held to the opinion that man was nothing but a glorified ape, and he was bitterly assailed on all sides and held up by the church as anathema. Comic weeklies pilloried him, and Queen Victoria herself struck him from her guest list. Indifferent to this censure, Darwin went on working and experimenting.

It was not until after his death in 1882 that people began to realize how valuable a contribution to science this work had been.

FEBRUARY 12, 1809, was the birthday of two great emancipators. Lincoln was born in the wilds of Kentucky, Darwin in a comfortable home in the English country. One lived to free a race of people from slavery, the other to offer the human race a theory by means of which it might rise to better understanding of the "scheme of things." This is "their week" jointly. Darwin died in 1882.

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R. C. Megargel & Co., 27 Pine Street, New York, members of the New York and Chicago Stock Exchanges, will send you booklets entitled "The Part Payment Plan" and "Securities Suggestions." The latter is published semi-monthly, and any one who is interested in increasing the earning power of his surplus funds should receive this valuable publication regularly. Write them for these booklets, which will be sent free of charge upon request for A.

The *Bache Review* contains each week a carefully considered estimate of the effect of important current events on the financial and commercial situation, in condensed and graphic form. And, in addition, a statistical supplement giving the essential facts regarding the financial condition, management, capitalization, and earning power of some one important company. Copy sent on application to J. S. Bache & Co., members of New York Stock Exchange, 42 Broadway, New York City.

The oldest trust company in Ohio conducts a banking by mail department, paying four per cent compound interest on deposits of one dollar or more. Write the Citizens Savings & Trust Company, Cleveland, Ohio, for a copy of free booklet "P."

An interesting circular on the production of brass and its uses under war conditions and peace conditions has been issued by Dunham & Company, 43 Exchange Place, New York City. It also contains a statement of the financial condition, management, and history of a conservative and well known brass manufacturing concern. Copies will be sent on request.

Tuber is a small weekly paper which reflects investment opportunities from the small investor's standpoint. It is written in plain English in terms which the average man can understand. It avoids useless technicalities and explains technicalities which are essential. Sample copies will be sent on request to the *Odd Lot Review*, Inc., 61 Broadway, New York City, New York.

Their booklet, "We're Right on the Ground," outlining in a comprehensive way the advantage of farm mortgages as a safe investment, was issued by E. J. Lander & Company, Grand Forks, North Dakota, third prize in the contest at the recent St. Louis Convention of the Associated Advertising Clubs of the World. Offered free to readers of this magazine.

The safety of the first-mortgage loans of Perkins & Company of Lawrence, Kansas, has been fully established by over forty years of successful business. Interest paid promptly each six months. Our Saving Certificates yielding 6 per cent are convenient for small investors. Write for circular No. 721.

What Should a Woman Do with Her Savings?

On the day of the Kaiser's first peace proposal, when stocks were tumbling head over heels, a well dressed woman rushed into a drug store in one of New York's fashionable suburbs, threw her arms around another woman,—a perfect stranger to her,—and cried out:

"My dear, my dear, what shall I do? I'm ruined, ruined!"

They succeeded in quieting her, and between her sobs the story came out.

Her husband had given her $500 as a birthday gift, and with it she had purchased stocks on a margin, having overheard a so-called "tip" at a dinner party. For a while the boom lasted, and her $500 had apparently gathered $200 or $300 profit in as many days. Then came the peace proposal, and the crash. By the time her husband could take hold of the situation and dispose of her holdings she had lost all the original $500 and $400 more.

Bankers and brokers could, if they would, tell thousands of stories of women caught in the net of speculation and left heartbroken by the experience. No broker likes to open a speculative account for a woman. On the other hand, the office doors of brokers and bankers are open as never before to the woman who can save a few dollars a year, and who wants trustworthy advice about her investments.

Advice from Ida Tarbell

"The first lesson for a woman to learn," says Miss Ida M. Tarbell in the *Magazine of Wall Street*, "is that investment is not speculation. To put aside $50 or $100 at 6 per cent appeals to very few women—or men either, for that matter. To put $50 or $100 into an oil- or coal- or diamond-mine which may yield 100 per cent or 150 per cent a year is altogether thrilling. That is real business, in the mind of the amateur. That is worthy of a financier. But $50 at 6 per cent—who would be so small as to consider such a matter? This is the rock on which numbers of women go to pieces financially.

"I remember the late H. H. Rogers, who certainly had experience enough in financial matters, telling me once that he was continually disturbed by the entreaties of ladies to invest their small fortunes. He showed me a letter from a woman, the wife of an old-time friend, who had just $10,000 in the world. She wanted him to invest it in something from which she would get what she called a 'real return.' 'What this lady wants,' said Mr. Rogers, 'though she does not know it, is that I should speculate with her money, not invest it. She scorns 6 per cent—wants 50 per cent. For my part,' he continued, 'I shall find it very difficult to tell her where to put her $10,000 so that it will be perfectly sure to continue to return her 6 per cent. It is always difficult to be sure that any investment at 6 per cent is safe.'

"This is one of the things that the investing woman must learn. Safety, if you are a self-supporting woman, is the first consideration for your savings. The safest things, in human judgment, fail sometimes. To get the largest degree of safety for your investment, however small it may be, it is well to learn at the start to turn a deaf ear to the promoter.

"I do not know anything more interesting than yielding an ear to promoters. They are among the most heartening and alluring people that I meet. I would love to believe that all their apple orchards are going to yield what they say they will; that there is oil under all the territory they are testing, and gold in all their mines; but it does not take much experience to learn that, as a rule, the promoter has nothing to do at all with investment, although he has a great deal to do with speculation. Turn from him and look over established businesses. Find out what they are doing, how long they have been doing it, and what their present prospects are. The mine may have been paying for fifty years. If you find on investigation that the probability is that its ore is about exhausted, it is no place for your money.

Learn About the Business You Invest In

"Learn something about the management of the property in which you are going to invest. A great many people in New England would have been saved tremendous hardship in the last decade if they had been wise enough to see that a band of buccaneers were busy with the transportation system of that part of the world, trying to realize fabulous profits by carrying out a scheme which had little or nothing to recommend it except the imagination of its effrontery. Have nothing to do with a stock where buccaneers, however high-sounding their names, are at work.

"Having made an investment, follow the business in which you are interested. Know what it is doing. If you do not understand, ask. You have a right as a stockholder to know; and if more stockholders exercised their rights there would be fewer business failures.

"Where something proves itself sound, hold on to it, even if you feel sure there is another investment in sight which would pay you a little more and possibly be just as sure. There is usually expense and some loss in transferring an investment. Moreover, you owe something to an enterprise which has been faithful to you.

Buy Liberty Bonds

"As a general and final rule, I should say that the best guide for any one to have in the matter of putting aside annually something from her income is her own common sense. Consult it. Rely on it. Hold it up to its own errors. If, however, you find, after sufficient experience, that you have no common sense in these matters, or even though you have it you do not always consult and follow it, then the wisest plan is to consult and follow the best disinterested advice you can get from people whose investment creed is based on the simple principles I have just laid down.

One more word: the ideal investment for the professional women of to-day is the Liberty Loan."

If Your Father Had Invested $100 for You

Some of these nice long winter evenings, amuse yourself by investigating the mysteries and the wonders of compound interest.

Suppose, for instance, your father had put away $100 on your name at your birth with instructions that the interest was to be compounded annually. How much would that amount to by now?

"A thousand dollars invested at 6 per cent, with reinvestment of the interest, grows in a century to $339,000," says the *Outlook*. "Invested at 8 per cent, $1,000 in the course of five-score years reaches the great sum of $2,200,000."

If Columbus had saved only $1, it would have grown by compound interest to a fortune for every one of his descendants to-day.

Why not set this mighty force to work for you and your children? Why not resolve to put away some small sum this year in Liberty Bonds or War Savings Stamps for each of your youngsters, the interest to be compounded annually until they become of age?

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